

STIC Database Tracking Number: 313368

To: Sanjeev Malhotra
Location: Hoteling
Art Unit: 3694
Date: 11/9/2009
Case Serial Number: 10/062,366

From: Christian Miner
Location: EIC3600
KNX 4B68
Phone: (571) 272-3010
christian.miner@uspto.gov

Search Notes

Dear Examiner Malhotra:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, Proquest, and EBSCOhost.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

| | |
|--|-----------|
| I. POTENTIAL REFERENCES OF INTEREST..... | 3 |
| A. Dialog..... | 3 |
| B. Additional Resources Searched..... | 11 |
| II. INVENTOR SEARCH RESULTS FROM DIALOG | 12 |
| III. TEXT SEARCH RESULTS FROM DIALOG | 15 |
| A. Patent Files, Abstract | 15 |
| B. Patent Files, Full-Text..... | 29 |
| IV. TEXT SEARCH RESULTS FROM DIALOG | 54 |
| A. NPL Files, Abstract..... | 54 |
| B. NPL Files, Full-text..... | 66 |
| V. ADDITIONAL RESOURCES SEARCHED | 83 |

I. Potential References of Interest

A. Dialog

Dialog eLink: [Order File History](#)

15/5/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0012731656 *Drawing available*

WPI Acc no: 2002-584022/200262

XRPX Acc No: N2002-463113

Secure Internet ATM transaction by combining encrypted PIN block card data, merchant and message authentication code to form encrypted payment block

Patent Assignee: HARGENS H (HARG-H); HODGSON R B (HODG-I)

Inventor: HARGENS H; HODGSON R B

| Patent Family (4 patents, 96 countries) | | | | | | | |
|---|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| WO 2002063580 | A2 | 20020815 | WO 2002US1277 | A | 20020118 | 200262 | B |
| US 20020123972 | A1 | 20020905 | US 2001773609 | A | 20010202 | 200265 | E |
| AU 2002241906 | A1 | 20020819 | AU 2002241906 | A | 20020118 | 200427 | E |
| AU 2002241906 | A8 | 20051020 | AU 2002241906 | A | 20020118 | 200619 | E |

Priority Applications (no., kind, date): US 2001773609 A 20010202

| Patent Details | | | | | | |
|-------------------------------------|---|-----|-----|------|---------------------|---------------|
| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
| WO 2002063580 | A2 | EN | 49 | 12 | | |
| National Designated States,Original | AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW | | | | | |
| Regional Designated States,Original | AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW | | | | | |
| AU 2002241906 | A1 | EN | | | Based on OPI patent | WO 2002063580 |
| AU 2002241906 | A8 | EN | | | Based on OPI patent | WO 2002063580 |

Alerting Abstract WO A2

NOVELTY - Method consists in browsing a merchant web site, initiating a secure payment transaction, creating an encrypted PIN block and building it at the customer Internet access device for forwarding it to the secure host without sending it to the merchant site. The secure host decrypts the payment block for routing to a payment processor, with any authorization forwarded to the consumer and merchant.

DESCRIPTION - The PIN block is encrypted to DES standard, public-private key encryption is used and creating the PIN block is by using a PIN-PAD. An HTML payment page is built including an encrypted message authentication code. There is an INDEPENDENT CLAIM for a system for secure Internet transactions.

USE - Method is for secure ATM transactions via the Internet.

ADVANTAGE - Method does not require card or sensitive data to be provided to the merchant.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of a secure Internet ATM payment system.

Title Terms /Index Terms/Additional Words: SECURE; ATM; TRANSACTION; COMBINATION; ENCRYPTION; PIN; BLOCK; CARD; DATA; MERCHANT; MESSAGE; AUTHENTICITY; CODE; FORM; PAY

ECLA: G06Q-020/00K2B, G06Q-020/00K3B, G06Q-020/00K4C

US Classification, Current Main: 705-072000; Secondary: 705-043000, 713-153000

US Classification, Issued: 70572, 70543, 713153

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-J12C; T01-N01A1; T05-L02; T05-L03; W01-A05A

Dialog eLink: [Order File History](#)

15/5/10 (Item 10 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

001125444 *Drawing available*

WPI Acc no: 2002-061786/200208

XRFX Acc No: N2002-045890

Online purchase authorization method for security system, involves accepting or rejecting customer order based on verification of account transaction by credit/debit card issuer

Patent Assignee: TRADESAFELY.COM LTD (TRAD-N)

Inventor: HAWKES ESQ M; HAWKES M

| Patent Family (8 patents, 93 countries) | | | | | | | |
|---|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| WO 2001069549 | A1 | 20010920 | WO 2001GB79 | A | 20010109 | 200208 | B |
| AU 200123879 | A | 20010924 | AU 200123879 | A | 20010109 | 200208 | E |
| EP 1134707 | A1 | 20010919 | EP 2000302183 | A | 20000317 | 200208 | E |
| GB 2360383 | A | 20010919 | GB 20006541 | A | 20000317 | 200208 | E |
| GB 2360383 | B | 20031203 | GB 20006541 | A | 20000317 | 200403 | E |
| IL 150428 | A | 20060115 | IL 150428 | A | 20010109 | 200620 | E |
| IN 200200640 | P1 | 20050603 | IN 2002DN640 | A | 20020624 | 200659 | E |
| IN 217379 | B | 20080411 | IN 2002DN640 | A | 20020624 | 200966 | E |
| | | | IN 2002DN640 | A | 20020624 | | |

Priority Applications (no., kind, date): GB 20006541 A 20000317; EP 2000302183 A 20000317

| Patent Details | | | | | | |
|---------------------|---|-----|-----|------|--------------|--|
| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
| WO 2001069549 | A1 | EN | 35 | 7 | | |
| National Designated | AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD | | | | | |

| | | | | | | |
|---|---|----|--|--|---------------------|---------------|
| States,Original | MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW | | | | | |
| Regional Designated States,Original | AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW | | | | | |
| AU 200123879 | A | EN | | | Based on OPI patent | WO 2001069549 |
| EP 1134707 | A1 | EN | | | | |
| Regional Designated States,Original | AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI | | | | | |
| IL 150428 | A | EN | | | Based on OPI patent | WO 2001069549 |
| IN 200200640 | P1 | EN | | | | |
| IN 217379 | B | EN | | | | |

Alerting Abstract WO A1

NOVELTY - A **merchant** (110) **requests an authorization** from a **credit/debit card issuer** (114), in response to an online order including the account payment details received from a customer (112). The card issuer verifies the transaction of the account from the account holder. The order from the customer is accepted or rejected, based on response from the card issuer. DESCRIPTION - An INDEPENDENT CLAIM is also included for payment authorizing system.

USE - For security systems for credit and debit transactions through Internet or Internet-enabled mobile communication device such as mobile phone. Also for off-line transactions.

ADVANTAGE - Since the transaction with the credit or debit card holder is verified before authorizing the funds transfer, the card holder is allowed to accept or reject the transaction and hence the attempts made by card holder to claim that they never requested the goods or services or even visited the website in question, are avoided and the online abuse of stolen credit cards is prevented. Since the communication between card issuer and account holder includes a unique transaction reference number, the possible fraud by the merchant is avoided.

DESCRIPTION OF DRAWINGS - The figure shows the schematic block diagram of security system in computer communication network.

110 Merchant

112 Customer

114 Credit/debit card issuer

Title Terms /Index Terms/Additional Words: PURCHASE; METHOD; SECURE; SYSTEM; ACCEPT; REJECT; CUSTOMER; ORDER; BASED; VERIFICATION; ACCOUNT; TRANSACTION; CREDIT; DEBIT; CARD; ISSUE

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3B, G06Q-020/00K6C

File Segment: EPI;

DWPI Class: T01; T04; T05; W01

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-J12C; T04-K01; T05-H02C3; T05-L02; W01-C01D3C; W01-C01G6E; W01-C05B3C

Dialog eLink: Order File History

15/5/11 (Item 11 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0010972767 Drawing available
WPI Acc no: 2001-596609/200167
XRPX Acc No: N2001-444818

Process for secure on-line transactions with calculated risk using a trusted payment card host provided with the buyer payment card information and the secret keys

Patent Assignee: KUO J S (KUOJ-I); PATTERSON B T (PATT-I)

Inventor: KUO J S; KUO J S H

Patent Family (3 patents, 22 countries)

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|----------------|------|----------|--------------------|------|----------|--------|------|
| WO 2001057770 | A1 | 20010809 | WO 2001US3628 | A | 20010203 | 200167 | B |
| US 20030120615 | A1 | 20030626 | US 2000497665 | A | 20000204 | 200343 | E |
| US 6847953 | B2 | 20050125 | US 2000497665 | A | 20000204 | 200508 | E |

Priority Applications (no., kind, date): US 2000497665 A 20000204

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
|-------------------------------------|------|--|-----|------|--------------|
| WO 2001057770 | A1 | EN | 24 | 1 | |
| National Designated States,Original | | CN JP | | | |
| Regional Designated States,Original | | AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR | | | |

Alerting Abstract WO A1

NOVELTY - A trusted payment card host (3) is a secure computer server holding payment card data registered by a customer (1b) using a pair of keys corresponding to each payment card number. A merchant server (2a) processes encrypted purchase orders from buyers and sends an encrypted response with an assigned order number, when the buyer authorizes the host to make payment using the secret keys as validation.

DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of secure on-line transaction validation.

USE - Making secure on-line transactions.

ADVANTAGE - Alleviating fraud originating from pirated card numbers.

DESCRIPTION OF DRAWINGS - The drawing shows the process

3 Trusted host

1b Customer

2a Merchant server

Title Terms /Index Terms/Additional Words: PROCESS; SECURE; LINE; TRANSACTION; CALCULATE; RISK; PAY; CARD; HOST; BUY; INFORMATION; SECRET; KEY

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3B, G06Q-030/00C

US Classification, Current Main: 705-078000

US Classification, Issued: 70578, 70575, 7051, 70550, 70564, 70567, 70578, 70553

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-H07C5E; T01-J05A; T01-J12C; T05-H02C; T05-L02; W01-A05; W01-A06B7;

W01-A06G3

Dialog eLink: [Order File History](#)

11/3K/1 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

APPARATUS FOR AND METHOD OF SECURE ATM DEBIT CARD AND CREDIT CARD PAYMENT TRANSACTIONS VIA THE INTERNET

DISPOSITIF ET PROCÉDE PERMETTANT DES TRANSACTIONS SECURISEES PAR CARTE DE DEBIT ET CARTE DE CREDIT ATM VIA INTERNET

Patent Applicant/Inventor:

- **HODGSON Robert B**
2217 Tamassee Ct., Dunwoody, GA 30338; US; US(Residence); US(Nationality)
- **HARGENS Harry**
98 Shoreline Way, Hamton, GA 30228; US; US(Residence); US(Nationality)

Legal Representative:

- **BERNER Kenneth M(agent)**
Lowe Hauptman Gilman & Berner, LLP, Suite 310, 1700 Diagonal Rd., Alexandria, VA 22314; US;

| | Country | Number | Kind | Date |
|-------------|---------|------------|-------|----------|
| Patent | WO | 200263580 | A2-A3 | 20020815 |
| Application | WO | 2002US1277 | | 20020118 |
| Priorities | US | 2001773609 | | 20010202 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, PH, PL, PT, RO, RU, SD, SE, SG,
SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG,
US, UZ, VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English
Fulltext word count: 11550

Detailed Description:

...is decrypted at the secure host. The decrypted payment block is routed to a payment processor to request authorization for the payment transaction. If the payment processor sends an authorization for the payment transaction, then the authorization is forwarded to the consumer and the merchant.

The foregoing and other objects of the present invention are achieved by a method of transacting a secure credit card payment transaction via the Internet. A merchant web site...is decrypted at the secure host. The decrypted payment block is routed to a payment processor to request authorization for the payment transaction. If the payment processor sends an authorization for the payment transaction, then the authorization is forwarded to the consumer and the merchant.

The foregoing other objects of the present invention are achieved by a method of transacting a secure transaction via the Internet. A PIN/PAD is operatively connected to...

Dialog eLink: [Order File History](#)

16/3K/8 (Item 8 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00885420

METHODS AND DEVICE FOR DIGITALLY SIGNING DATA

PROCEDES ET DISPOSITIF PERMETTANT DE SIGNER DES DONNEES NUMERIQUEMENT

Patent Applicant/Patent Assignee:

- **ENCO-TONE LTD**
P.O. Box 45094, 91450 Jerusalem; IL; IL(Residence); IL(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **LABATON Isaac J**
P.O. Box 45094, 91450 Jerusalem; IL; IL(Residence); IL(Nationality); (Designated only for: US)

| | Country | Number | Kind | Date |
|-------------|---------|------------|-------|----------|
| Patent | WO | 200219590 | A2-A3 | 20020307 |
| Application | WO | 20011B1974 | | 20010827 |
| Priorities | IL | 138109 | | 20000827 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,

DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, PH, PL, PT, RO, RU, SD, SE, SG,
SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG,
US, UZ, VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 10542

Detailed Description:

...with PKCS 47) with the token holder 115 identity and the verified locally entered data 220 which includes the transaction amount.

Once the credit card **holder** completes the credit card transaction procedure (i.e., **sends** back to the **merchant** the form), the **merchant** will **request** the credit card transaction **authorization** as usual. It should be appreciated that the present method is totally transparent to the **merchant**.

When the **transaction authorization request** arrives at the **credit card issuer**, the **issuer** will check if the credit card holder has sent the PKI Signed transaction authorization (i. e., for the exact amount). If the authorization has been...

16/3,K/9 (Item 2 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

09052592 **Supplier Number:** 78919191 (USE FORMAT 7 FOR FULLTEXT)

Defending online PAYMENTS.(credit card companies protect against online fraud)(Statistical Data Included)
PUNCH, LINDA

Credit Card Management , v 14 , n 7 , p 42

Sept , 2001

Language: English **Record Type:** Fulltext

Article Type: Statistical Data Included

Document Type: Magazine/Journal ; Trade

Word Count: 3409

-

...asking for a password, similar to a personal identification number-prompt at the point of sale. The cardholder authenticates himself by entering the password. The **issuing bank sends** a message back to the **merchant authorizing the transaction**. The **transaction** is processed within 10 to 15 seconds, "very similar to what **you** encounter as **you're** checking out at a Safeway grocery store," Manassis says.

Once rolled out globally, Visa expects 3-D Secure to reduce Internet disputes by at...

26/3,K/11 (Item 1 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

(c) 2009 Gale/Cengage. All rights reserved.

07424552 Supplier Number: 62200012 (USE FORMAT 7 FOR FULLTEXT)

Credit Card Alternatives Proposed For Online Payments:(Industry Trend or Event)

Hackett, John

Bank Technology News, v 14, n 5, p 34

May, 2000

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1871

-

...large merchant. It could be an Avon or a Mary Kay or a Sears, for instance." However, Avivah Litan, an analyst at GartnerGroup, suggests that **both** consumers and merchants might be apathetic. "If consumers have to do anything special," she says, "debit cards over Internet will not fly well with them..."

...encryption must occur in a single secure device so that the PIN number is never passed "in the clear" (un-encrypted) from one device to **another**. "I go to a site and see the SafeTPay button. I click on it. We now take over the transaction and send a message down..."

...that information. The consumer keys in the PIN and the PIN Pad passes that DES encrypted number to the PC where the "SafeTPay software puts **two** more layers of encryption around all the payment transaction data" and then sends it to the secure SafeTPay server at a bank processor, without passing...

...says 'This is an ATM transaction,' they go out their back door to the ATM networks for approval, then hand it to us and we **send the merchant a transaction number and approval code**, plus an email." "And we send the **consumer** an email, saying 'you've just bought from XYZ', all of which takes seconds." SafeTPay will receive revenue in the form of "a small fee..."

...of the consumers using the machines to send them targeted advertisements, income from which the company hopes will eventually equal that of fees. Floppy alternative **Another** payment method that's a prospective alternative to credit cards is a floppy disk drive device being developed by UTM. Its UTM Machine-a modified...for consumers whose devices malfunction. And, Saville notes, the readers are highly sophisticated pieces of technology, with "security and encryption algorithms in them. With SafeTPay, **another** layer of support is required that doesn't exist today," she says. The UTM is getting interest on high, but it's not the first...

B. Additional Resources Searched

Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.

II. Inventor Search Results from Dialog

Dialog eLink: [Order File History](#)

17/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0013659353 *Drawing available*

WPI Acc no: 2003-755554/200371

XRPX Acc No: N2003-605379

Detection method for unauthorized use of account, involves initiating remedial actions if duress personal identification number is received for account holder

Patent Assignee: INT BUSINESS MACHINES CORP (IBM)

Inventor: **BROWN M W; DUTTA R; PAOLINI M A; SMITH N J**

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 20030144952 | A1 | 20030731 | US 200262366 | A | 20020131 | 200371 | B |

Priority Applications (no., kind, date): US 200262366 A 20020131

| Patent Details | | | | | |
|----------------|------|------|-----|------|--------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes |
| US 20030144952 | A1 | EN | 14 | 3 | |

Alerting Abstract US A1

NOVELTY - The method involves initiating remedial actions if the duress personal identification number is received. The personal identification number of an account holder is selected from a normal personal identification number and the duress personal identification number.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. a computer program product; and
- B. a system for detecting unauthorized use of an account.

USE - Used for detecting the unauthorized use of an account e.g. debit account, personal account, business account.

ADVANTAGE - Enables immediately alerting the authorities of the crime in progress, without being detected by the perpetrator of the crime.

DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the system that may be used to implement the detection method.

101 Card reader

102 Communications network

104 Modem

105 Authorization server

113 Memory

Title Terms /Index Terms/Additional Words: DETECT; METHOD; UNAUTHORISED; ACCOUNT; INITIATE; REMEDY; ACTION; PERSON; IDENTIFY; NUMBER; RECEIVE; HOLD

ECLA: G06Q-020/00K2B, G07G-003/00B

US Classification, Current Main: 705-040000

US Classification, Issued: 70540

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-N02B1B; T01-S03; W01-A05B

Dialog eLink: [Order File History](#)

17/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0013625109 *Drawing available*

WPI Acc no: 2003-720648/200368

XRPX Acc No: N2003-576124

Authorities alerting method for credit card validation system, involves notifying authorities of suspected crime in progress, if confirmation code comprising duress code is received from vendor during card authorization

Patent Assignee: INT BUSINESS MACHINES CORP (IBM)

Inventor: **BROWN M W; DUTTA R; PAOLINI M A; SMITH N J**

| Patent Family (2 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 20030141362 | A1 | 20030731 | US 200262347 | A | 20020131 | 200368 | B |
| US 6685087 | B2 | 20040203 | US 200262347 | A | 20020131 | 200413 | E |

Priority Applications (no., kind, date): US 200262347 A 20020131

| Patent Details | | | | | |
|----------------|------|-----|-----|------|--------------|
| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
| US 20030141362 | A1 | EN | 8 | 2 | |

Alerting Abstract US A1

NOVELTY - A confirmation code including either a duress code or normal code, is received from a **vendor** along with **request for authorizing credit card**. The authorities of a suspected crime in progress, are notified, if the confirmation code includes the duress code.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. computer program product for alerting authorities during card authorization; and
2. authorities alerting system.

USE - For alerting authorities during authorization of transaction cards such as credit card, debit card, prepaid card.

ADVANTAGE - Notifies the vendor manager about the crime in progress at vendor's location, quickly, without alerting the suspect during fraudulent use of credit card.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart for alerting authorities.

Title Terms /Index Terms/Additional Words: ALERT; METHOD; CREDIT; CARD; VALID; SYSTEM; NOTIFICATION; SUSPECT; CRIMINAL; PROGRESS; CONFIRM; CODE; COMPRISE; RECEIVE ; VENDING; AUTHORISE

ECLA: G06Q-010/00F2, G06Q-030/00C, G07F-007/08F4

US Classification, Current Main: 235-380000
US Classification, Issued: 235380, 235380, 235382
File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L01D

III. Text Search Results from Dialog

A. Patent Files, Abstract

File 350:Derwent WPIX 1963-2009/UD=200971

(c) 2009 Thomson Reuters

File 347:JAPIO Dec 1976-2009/Jul(Updated 091030)

(c) 2009 JPO & JAPIO

| Set | Items | Description |
|-----|---------|---|
| S1 | 71319 | (SELLER OR SELLERS OR VEND?R OR VEND?RS OR MERCHANT OR MERCHANTS OR DEALER OR DEALERS OR SHOPKEEPER OR SHOPKEEPERS OR MERCHANDISER OR MERCHANDISERS OR RETAILER OR RETAILERS OR PROVIDER OR PROVIDERS OR STORE OR STORES OR SHOP OR SHOPS) (5N) (REQUEST OR REQUESTS OR REQUESTED OR REQUESTING OR SUBMIT OR SUBMITS OR SUBMITTED OR SUBMITTING OR TRANSMIT OR TRANSMITS OR TRANSMITTED OR TRANSMITTING OR TRANSMISSION OR SENT OR SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR FORWARDED OR FORWARDING OR DELIVER OR DELIVERED OR DELIVERS OR TRANSFER?) |
| S2 | 1001 | S1 (5N) (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL) |
| S3 | 477 | S2 (5N) ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART) () (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS) |
| S4 | 47 | S3 (5N) (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD) ()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD) ()PROCESSORS OR (ISSUING OR ACQUIRING) ()BANK OR (ISSUING OR ACQUIRING) ()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR CARD) ()ASSOCIATION OR (BANKCARD OR CARD) ()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER) |
| S5 | 88 | S2 (5N) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE) |
| S6 | 37 | S5 (5N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU) |
| S7 | 3439 | AU=(BROWN, M? OR BROWN M? OR BROWN (1N) (M OR MICHAEL) OR DUTTA, R? OR DUTTA R? OR DUTTA (1N) (R OR RABINDRANATH) OR PAOLINI, M? OR PAOLINI M? OR PAOLINI (1N) (M OR MICHAEL) OR SMITH, N? OR SMITH N? OR SMITH (1N) (N OR NEWTON)) |
| S8 | 1727776 | IC=(G06F OR G06Q) |
| S9 | 0 | S4 AND S6 |
| S10 | 5 | S4 AND S5 |
| S11 | 2 | S10 NOT AY>2002 |
| S12 | 486 | S2 (10N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU) |

S13 27 S4 AND S12
 S14 25 S13 NOT S11
 S15 16 S14 NOT AY>2002
 S16 5 S7 AND S2
 S17 3 S16 AND S3

Dialog eLink: Order File History

11/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0013576138 *Drawing available*

WPI Acc no: 2003-670659/200363

XPX Acc No: N2003-535490

Communication network online purchase and payment making system, has merchant with interface to sell item and solution server acts as intermediate between client and merchant, and being clients agent before merchant

Patent Assignee: PEREYRA J (PERE-I)

Inventor: PEREYRA J

| Patent Family (1 patents, 1 countries) | | | | | | |
|--|------|----------|--------------------|------|----------|-------------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update Type |
| US 20030120608 | A1 | 20030626 | US 200129896 | A | 20011221 | 200363 B |

Priority Applications (no., kind, date): US 200129896 A 20011221

| Patent Details | | | | | |
|----------------|------|------|-----|------|--------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes |
| US 20030120608 | A1 | EN | 24 | 8 | |

Alerting Abstract US A1

NOVELTY - The system has a communication device for switching between entities attached to a network. A merchant server has an interface to sell an item, and a Client device with browser software and devices to review the item and to initiate a purchase transaction. A solution server communicates with the network and acts as an intermediate between the client and the merchant, and being a clients agent before the merchant.

USE - Used for making secure online purchases and payments over a communication network.

ADVANTAGE - The solution server acts as a fraud inhibitor for both online and physical transactions, thereby increasing security levels and reducing fraud.

DESCRIPTION OF DRAWINGS - The drawing shows a flow chart of the steps involved to establish a session between the solution server and the user.

Title Terms /Index Terms/Additional Words: COMMUNICATE; NETWORK; PURCHASE; PAY; SYSTEM; MERCHANT; INTERFACE; SELL; ITEM; SOLUTION; SERVE; ACT; INTERMEDIATE; CLIENT ; AGENT

ECLA: G06Q-030/00C

US Classification, Current Main: 705-064000

US Classification, Issued: 70564

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N03A1

Dialog eLink: [Order File History](#)

11/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0009814857 *Drawing available*

WPI Acc no: 2000-105180/200009

Related WPI Acc No: 2002-402255

XRPX Acc No: N2000-080807

Credit card billing method for retailing goods

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: LOEB M R; WALKER J S

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 6006205 | A | 19991221 | US 1997807454 | A | 19970228 | 200009 | B |

Priority Applications (no., kind, date): US 1997807454 A 19970228

| Patent Details | | | | | |
|----------------|------|------|-----|------|--------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes |
| US 6006205 | A | EN | 20 | 11 | |

Alerting Abstract US A

NOVELTY - A **credit card issuer** (40) receives an **authorization request** from a **merchant** (20) to allocate block of credit in account of customer (10) for a total purchasing cost, and **sends an authorization** code to the **merchant** in response. The **credit card issuer** issues an account statement that contains separate listing of different purchased items with corresponding charge request.

DESCRIPTION - Product descriptors associated with each of the items are printed in the account statement. Each of the charge request received from the merchant contains an account identifier, purchase price of item and a merchant identifier. An INDEPENDENT CLAIM is also included for the credit card filling system.

USE - For retailing goods.

ADVANTAGE - Since the bill issued to the customer contains price of each item separately, the customer can cancel only a particular item, hence cancellation of overall order is minimized and therefore sales is not reduced.

DESCRIPTION OF DRAWINGS - The figure shows the schematic block diagram of a communication network for interconnecting various parties participating in retailing transaction.

10 Customer

20 Merchant

40 Credit card issuer

Title Terms /Index Terms/Additional Words: CREDIT; CARD; BILL; METHOD; RETAIL; GOODS

ECLA: G06Q-020/00K2B, G06Q-020/00K3C

US Classification, Current Main: 705-034000; Secondary: 235-375000, 235-380000, 705-030000

US Classification, Issued: 70534, 70530, 235380, 235375

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A1; T01-J05A2; T05-H02C3; T05-L02

Dialog eLink: [Order File History](#)

15/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0013900439 *Drawing available*

WPI Acc no: 2004-079825/200408

XRPIX Acc No: N2004-063762

Transaction authorization method for electronic-commerce application, involves authenticating consumer, merchant and transaction details, and then requesting authorization of transaction from processor

Patent Assignee: ZIX CORP (ZIXZ-N)

Inventor: COOK D P; LIU G G

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 6675153 | B1 | 20040106 | US 1999142575 | P | 19990706 | 200408 | B |
| | | | US 1999374073 | A | 19990812 | | |

Priority Applications (no., kind, date): US 1999142575 P 19990706; US 1999374073 A 19990812

| Patent Details | | | | | | |
|----------------|------|------|-----|------|------------------------|---------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes | |
| US 6675153 | B1 | EN | 20 | 5 | Related to Provisional | US 1999142575 |

Alerting Abstract US B1

NOVELTY - A charge slip (114) including unique transaction data, is displayed to consumer (110), when consumer payment information is registered at a payment server (105). The charge slip digitally signed by the consumer is encrypted with server key. After encrypted slip is digitally signed by a merchant, the server authenticates **consumer, merchant** and transaction details, and **requests authorization** of transaction from a processor (104).

DESCRIPTION - An INDEPENDENT CLAIM is also included for transaction authorizing apparatus.

USE - For authorizing transaction for e-commerce application.

ADVANTAGE - Allows consumers to authorize transaction in secure, private and convenient manner for purchase of goods and services over Internet.

DESCRIPTION OF DRAWINGS - The figure shows a structure of Internet payment authorization system.

100 authorization system

102 secure data center

104 processor

105 payment server

110 consumer

114 charge slip

Title Terms /Index Terms/Additional Words: TRANSACTION; AUTHORISE; METHOD; ELECTRONIC; APPLY; AUTHENTICITY; CONSUME; MERCHANT; DETAIL; REQUEST; PROCESSOR

ECLA: G06Q-020/00K1, G06Q-020/00K2B

US Classification, Issued: 70574, 70564, 70567, 70575, 70576, 713156, 713150, 713155

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T05-L02

Dialog eLink: [Order File History](#)

15/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0013593581 *Drawing available*
WPI Acc no: 2003-688473/200365
Related WPI Acc No: 2007-699742
XRPX Acc No: N2003-550055

On-line payment making method for on-line electronic commerce transactions, involves providing trusted third party service to authenticate payer and authorize proposed payment in single integrated process

Patent Assignee: FISHER D C (FISH-I); LO K (LOKK-I)

Inventor: FISHER D C; LO K

| Patent Family (2 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 20030126094 | A1 | 20030703 | US 2001304819 | P | 20010711 | 200365 | B |
| | | | US 200266174 | A | 20020129 | | |
| US 7225156 | B2 | 20070529 | US 200266174 | A | 20020129 | 200736 | E |

Priority Applications (no., kind, date): US 2001304819 P 20010711; US 200266174 A 20020129

| Patent Details | | | | | | |
|----------------|------|-----|-----|------|--------------------------------------|--|
| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
| US 20030126094 | A1 | EN | 48 | 21 | Related to Provisional US 2001304819 | |

Alerting Abstract US A1

NOVELTY - The method involves making a merchant (102) accept a proposed payment in the form of an account number from a **payer** (100). The **merchant** is made to **request** an **authorization** for the proposed **payment** from an **acquiring bank** (112). A trusted third party service is provided to authenticate the payer and authorize the proposed payment in a single integrated process conducted without the involvement of the merchant.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. a computer-readable medium;
- B. a computer server; and
- C. a dynamic payment system.

USE - For on-line electronic commerce transactions.

ADVANTAGE - Improves privacy, anonymity, security and control of cardholders over their private financial and personal information in making on-line payments in an on-line transaction over a network.

DESCRIPTION OF DRAWINGS - The figure shows the process flow diagram of transaction.

100 Payer

102 Merchant

112 Acquiring bank

Title Terms /Index Terms/Additional Words: LINE; PAY; METHOD; ELECTRONIC; TRANSACTION; THIRD; PARTY; SERVICE; AUTHENTICITY; AUTHORISE; PROPOSED; SINGLE; INTEGRATE ; PROCESS

ECLA: G06Q-020/00K1, G06Q-020/00K2B

US Classification, Current Main: 705-050000, 705-075000; **Secondary:** 235-379000, 705-039000, 705-042000 , 705-075000, 709-217000

US Classification, Issued: 70575, 70550, 70575, 70539, 70542, 709217, 235379

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H01C2; T01-J12C; T01-N01A1; T01-N01A2A; T01-N02B1; T01-S03; T05-L02; W01-A05B

Dialog eLink: [Order File History](#)

15/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0012911892 *Drawing available*

WPI Acc no: 2002-425964/200245

XRFX Acc No: N2002-334957

On-line/mobile transaction conduction method involves comparing cardholder identity authentication information with that stored in issuing bank computer, by third party authorizer computer

Patent Assignee: TRINTECH LTD (TRIN-N)

Inventor: BURNE G; BYRNE P; SCOTT S D; THOMPSON M

| Patent Family (3 patents, 93 countries) | | | | | | | |
|---|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| WO 2002025495 | A1 | 20020328 | WO 2000US25852 | A | 20000921 | 200245 | B |
| AU 200077066 | A | 20020402 | AU 200077066 | A | 20000921 | 200252 | E |
| | | | WO 2000US25852 | A | 20000921 | | |
| EP 1334440 | A1 | 20030813 | EP 2000966777 | A | 20000921 | 200355 | E |
| | | | WO 2000US25852 | A | 20000921 | | |

Priority Applications (no., kind, date): WO 2000US25852 A 20000921

Alerting Abstract WO A1

NOVELTY - The cardholder identity authentication information from the card holder is compared with information stored in issuing bank computer (100). The cardholder purchase transaction authentication information is also used to authenticate cardholder identity by a third party authorizer computer (112) and the confirmation of cardholder identity is transmitted to the merchant computer (120).

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. On-line/mobile transaction conduction system;
- B. Computer readable medium storing instruction codes for cardholder identity authentication

USE - For conducting secure on-line/mobile transactions by e-commerce or m-commerce, using cardholder authentication.

ADVANTAGE - Works entirely within the existing infrastructure created over the years to handle credit card payment transactions. Allows the credit card issuing bank to contract out the responsibility for authenticating the cardholder to an independent third party, thereby relieving the bank of the need to install the cardholder authentication software on its own computers.

DESCRIPTION OF DRAWINGS - The figure shows a schematic block diagram of the on-line transaction system.

100 Issuing bank customer

112 Third party authorizer computer

120 Merchant computer

Title Terms /Index Terms/Additional Words: LINE; MOBILE; TRANSACTION; CONDUCTING; METHOD; COMPARE; IDENTIFY; AUTHENTICITY; INFORMATION; STORAGE; ISSUE; BANK; COMPUTER; THIRD; PARTY

ECLA: G06Q-020/00K2B, G06Q-020/00K3B, G07F-007/08F4, G07F-007/10D4E2, G07F-007/10D6K
 File Segment: EPI;
 DWPI Class: T01; T05
 Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02

Dialog eLink: [Order File History](#)

15/5/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0012890458 *Drawing available*

WPI Acc no: 2002-749922/200281

XRFX Acc No: N2002-590599

Financial transaction authorization method involves transmitting payment message including vendor ID and payment amount from customer's wireless device to authorizing entity

Patent Assignee: BAGOREN S I (BAGO-I); OZULKULU E S (OZUL-I); SERBETCIOGLU B S (SERB-I); TELENITY ILETISIM SISTEMLERI AS (TELE-N)

Inventor: BAGOREN S I; OZULKULU E S; SERBETCIOGLU B S

| Patent Family (4 patents, 92 countries) | | | | | | | |
|---|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 20020116329 | A1 | 20020822 | US 2001789077 | A | 20010220 | 200281 | B |
| WO 2002082393 | A2 | 20021017 | WO 2002IB1931 | A | 20020214 | 200281 | E |
| EP 1393271 | A2 | 20040303 | EP 2002733078 | A | 20020214 | 200417 | E |
| | | | WO 2002IB1931 | A | 20020214 | | |
| AU 2002304304 | A1 | 20021021 | AU 2002304304 | A | 20020214 | 200433 | E |

Priority Applications (no., kind, date): US 2001789077 A 20010220

Alerting Abstract US A1

NOVELTY - A payment message including a vendor ID which does not require pre-authorization by the customer (12) and payment amount, is transmitted to an authorizing entity (16) from a **customer's** wireless device. The **authorizing** entity transmits a payment **authorization** to a **vendor** (10), after processing the payment message.

DESCRIPTION - An **INDEPENDENT CLAIM** is included for financial transaction authorization system.

USE - For authorizing financial transactions such as credit/debit account transactions between vendor and customer using wireless device such as cellular telephone, PDA, pager.

ADVANTAGE - The security of credit/debit account transactions is improved and hence privacy of the customer is enhanced.

DESCRIPTION OF DRAWINGS - The figure explains the financial transaction authorization method.

10 Vendor

12 Customer

16 Authorizing entity

Title Terms /Index Terms/Additional Words: FINANCIAL; TRANSACTION; AUTHORISE; METHOD; TRANSMIT; PAY; MESSAGE; VENDING; ID; AMOUNT; CUSTOMER; WIRELESS; DEVICE; ENTITY

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K5, G06Q-020/00K6C

US Classification, Current Main: 705-039000

US Classification, Issued: 70539

File Segment: EPI;
 DWPI Class: T01; T05; W01
 Manual Codes (EPI/S-X): T01-C03C; T01-M06A1A; T01-N01A1; T01-N02B1B; T05-L01D; T05-L02; W01-A; W01-A05B; W01-B05A; W01-C01D

Dialog eLink: Order File History

15/5/5 (Item 5 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
 (c) 2009 Thomson Reuters. All rights reserved.

0012816595 *Drawing available*

WPI Acc no: 2002-674056/200272

XRFX Acc No: N2002-532972

Transaction and logistics integrated management system for e-commerce, provides ID tag to merchant subsystem at point of delivery for verification of credit card purchase

Patent Assignee: CQR TECHNOLOGIES LTD (CQRT-N)

Inventor: BOURNAT J; BOURNAT M; BOURNAT M C

Patent Family (4 patents, 98 countries)

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|----------------|------|----------|--------------------|------|----------|--------|------|
| US 20020103767 | A1 | 20020801 | US 2000257748 | P | 20001222 | 200272 | B |
| | | | US 200126349 | A | 20011223 | | |
| WO 2002089076 | A2 | 20021107 | WO 20011B2909 | A | 20011223 | 200274 | E |
| AU 2001297801 | A1 | 20021111 | AU 2001297801 | A | 20011223 | 200433 | E |
| AU 2001297801 | A8 | 20051020 | AU 2001297801 | A | 20011223 | 200615 | E |

Priority Applications (no., kind, date): US 2000257748 P 20001222; US 200126349 A 20011223; US 2001342221 P 20011223

Alerting Abstract US A1

NOVELTY - A customer (100) ordering subsystem makes credit card purchases with merchants (110). An authorization for credit card purchase issued by a credit card issuer processing subsystem, is provided to a merchant subsystem. An ID tag for the purchase is provided by a carrier verification and delivery system to the merchant subsystem at the point of delivery for verification of the credit card purchase.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. TALISMAN method;
2. TALISMAN apparatus; and
3. Computer program for electronic transactions.

USE - TALISMAN used for e-commerce and for purchase of goods by telephone and e-mail.

ADVANTAGE - The system provides secure credit card payment and verified transaction delivery. The merchants and the credit card companies can verify delivery and can significantly reduce fraudulent consumer claims, diminishing cost of charge-backs.

DESCRIPTION OF DRAWINGS - The figure shows an illustration of the TALISMAN method.

100 Customer

110 Merchant

Title Terms /Index Terms/Additional Words: TRANSACTION; LOGISTIC; INTEGRATE; MANAGEMENT ; SYSTEM; ID; TAG; MERCHANT; SUBSYSTEM; POINT; DELIVER; VERIFICATION; CREDIT; CARD; PURCHASE

ECLA: G06Q-020/00K2B, G06Q-020/00K3B, G06Q-020/00K4C, G06Q-030/00B

US Classification, Current Main: 705-075000

US Classification, Issued: 70575

File Segment: EPI;

DWPI Class: T01; T05; W02; W06

Manual Codes (EPLS-X): T01-N01A2E; T05-G02B1A; T05-H05C; T05-L02; W02-G05B; W06-A04B5E

Dialog eLink: [Order File History](#)

15/5/7 (Item 7 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0012459826 *Drawing available*

WPI Acc no: 2002-405826/200244

XRPX Acc No: N2002-318690

Computer program product for enabling smart card usage for internet commerce, adds authentication authorization information payment message corresponding to transaction

Patent Assignee: IBM CORP (IBM); INT BUSINESS MACHINES CORP (IBM)

Inventor: LINEHAN M H; RINEHAN M H

| Patent Family (5 patents, 4 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| AU 200161882 | A | 20020307 | AU 200161882 | A | 20010817 | 200244 | B |
| CN 1340784 | A | 20020320 | CN 2001125140 | A | 20010830 | 200246 | E |
| TW 591459 | A | 20040611 | TW 2001119187 | A | 20010806 | 200506 | E |
| CN 1193313 | C | 20050316 | CN 2001125140 | A | 20010830 | 200634 | E |
| US 7103575 | B1 | 20060905 | US 2000653078 | A | 20000831 | 200660 | E |

Priority Applications (no., kind, date): US 2000653078 A 20000831

| Patent Details | | | | | |
|----------------|------|------|-----|------|--------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes |
| AU 200161882 | A | EN | 66 | 7 | |
| TW 591459 | A | ZH | | | |

Alerting Abstract AU A

NOVELTY - An authentication authorization for the transaction is obtained directly from the issuer of the smart card (200) through the consumer device and verified. The authorization information is added to the payment message corresponding to the transaction and sent from the consumer device to the merchant (225).

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. System for enabling use of smart cards by consumer devices;
- B. Method for enabling use of smart cards by consumer devices;
- C. Method for using smart cards to perform trusted transaction

USE - For enabling usage of smart cards by consumer devices such as personal computer (PC), set-top boxes used for cable or satellite television access, video phones, cellular phones and personal digital assistant (PDA) in networking environment for internet commerce.

ADVANTAGE - Reduces the exposure of the consumer's account number which reduces the potential for theft by unscrupulous employees working at the merchant location by sending the authorization information along with the payment message to the merchant. The authorization simplifies the payment protocol and permits much of the consumer function to be operated remotely by the issuing bank. Increases efficiency of authorizing smart card transactions for internet on-line shopping by directly connecting the consumers to the smart card issuer.

DESCRIPTION OF DRAWINGS - The figure shows the integration of EMV and 4-party protocol environment.

200 Smart card

225 Merchant

Title Terms /Index Terms/Additional Words: COMPUTER; PROGRAM; PRODUCT; ENABLE; SMART; CARD; ADD; AUTHENTICITY; AUTHORISE; INFORMATION; PAY; MESSAGE; CORRESPOND; TRANSACTION

ECLA: G06Q-020/00K3B, G06Q-020/00K6A

US Classification, Issued: 70564, 70544, 70526, 235379, 235380

File Segment: EPI;

DWPI Class: T01; T05; W01; W03

Manual Codes (EPI/S-X): T01-H01B3A; T01-N01A1; T01-N02A3A; T01-N02B1B; T01-S02; T05-H02C5C; T05-L02 ; W01-A05B; W03-A16C3C

Dialog eLink: [Order File History](#)

15/5/8 (Item 8 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0011200383 *Drawing available*

WPI Acc no: 2002-138784/200218

XRPX Acc No: N2002-104543

Credit card transactions facilitating method, involves verifying temporary authorization number by using shared secret information and information regarding transaction

Patent Assignee: BELLOVIN S M (BELL-I); KORN J (KORN-I); KRISHNAMURTHY B (KRIS-I)

Inventor: BELLOVIN S M; KORN J; KRISHNAMURTHY B

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 20010056409 | A1 | 20011227 | US 2000204335 | P | 20000515 | 200218 | B |
| | | | US 2001855908 | A | 20010515 | | |

Priority Applications (no., kind, date): US 2000204335 P 20000515; US 2001855908 A 20010515

| Patent Details | | | | | | |
|----------------|------|------|-----|------|--------------------------------------|--|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes | |
| US 20010056409 | A1 | EN | 9 | 4 | Related to Provisional US 2000204335 | |

Alerting Abstract US A1

NOVELTY - A transaction authorization number and an information regarding the transaction are received from a merchant desiring to receive authorization for a transaction with a user having an account with a credit card user. A secret information

shared with a transaction authorization number generator utilized by the user is retrieved.

DESCRIPTION - The temporary authorization number is verified by using the shared secret information and information regarding the transaction.

USE - For facilitating credit card transactions over telecommunication network.

ADVANTAGE - Reduces risk of misuse of user's credit card number while avoiding having to securely contact and authenticate with a card-issuer before each transaction in an online manner.

DESCRIPTION OF DRAWINGS - The figure is an abstract diagram of a credit card transaction.

Title Terms /Index Terms/Additional Words: CREDIT; CARD; TRANSACTION; FACILITATE; METHOD; VERIFICATION; TEMPORARY; NUMBER; SHARE; SECRET; INFORMATION

ECLA: G06Q-020/00K2B

US Classification, Current Main: 705-064000

US Classification, Issued: 70564

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-N01A1; T01-N02B1B; T01-S03; T05-L02; W01-A05A

Dialog eLink: [Order File History](#)

15/5/9 (Item 9 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0011167609 *Drawing available*

WPI Acc no: 2002-105155/200214

XPX Acc No: N2002-078182

Fault tolerant goods purchase method for e-commerce using Internet, involves transmitting message containing encryption key to customer, based on received SET purchase request message and authorization request message

Patent Assignee: CAMP L J (CAMP-I); SIRBU M (SIRB-I)

Inventor: CAMP L J; SIRBU M

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 6317729 | B1 | 20011113 | US 199742813 | P | 19970408 | 200214 | B |
| | | | US 199855975 | A | 19980407 | | |

Priority Applications (no., kind, date): US 199742813 P 19970408; US 199855975 A 19980407

Alerting Abstract US B1

NOVELTY - A goods delivery request is transmitted to a merchant using non-secure electronic transactions (SET) protocol message, related to which merchant signed encrypted invoice and goods is sent to the customer. A SET authorization request message indicating key and transaction data is sent from the merchant to an acquirer gateway. A message containing encryption key is sent to the customer, based on received and authorization request messages.

USE - For electronic-commerce transaction using Internet.

ADVANTAGE - Maintains consistency with the SET standard due to two-sided and one-sided certified delivery process.

Provides certified goods delivery, with minimum alterations.

DESCRIPTION OF DRAWINGS - The figure shows the functional block diagram of SET with certified delivery.

Title Terms /Index Terms/Additional Words: FAULT; TOLERATE; GOODS; PURCHASE; METHOD; TRANSMIT; MESSAGE; CONTAIN; ENCRYPTION; KEY; CUSTOMER; BASED; RECEIVE; SET; REQUEST

ECLA: G06Q-020/00K2B, G06Q-020/00K3B, G06Q-030/00C

US Classification, Current Main: 705-079000; Secondary: 705-016000, 705-026000

US Classification, Issued: 70579, 70526, 70516

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-D01; T01-N01A1; T01-N01A2A; T01-N02B1B; T05-I.02

Dialog eLink: [Order](#) [File History](#)

15/5/12 (Item 12 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0010839040 *Drawing available*

WPI Acc no: 2001-457029/200149

XRPX Acc No: N2001-338750

Secure transfer method for payments transfer over network sales system on receipt of payment request from merchant computer card issuer computer consults transaction identification information to confirm payment has been made

Patent Assignee: TRINTECH LTD (TRIN-N)

Inventor: BRAHMBHATT B; HAMILTON C J; WELLS L K

Patent Family (4 patents, 89 countries)

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---------------|------|----------|--------------------|------|----------|--------|------|
| WO 2001022374 | A1 | 20010329 | WO 2000IE101 | A | 20000907 | 200149 | B |
| AU 200070357 | A | 20010424 | AU 200070357 | A | 20000907 | 200149 | E |
| EP 1087350 | A1 | 20010328 | EP 1999650088 | A | 19990922 | 200149 | E |
| EP 1214696 | A1 | 20020619 | EP 2000958954 | A | 20000907 | 200240 | E |
| | | | WO 2000IE101 | A | 20000907 | | |

Priority Applications (no., kind, date): EP 1999650088 A 19990922; US 2000200672 P 20000428; US 2000567975 A 20000510

Alerting Abstract WO A1

NOVELTY - Method establishes authorization and stores transaction identification information and on receipt of payment request from merchant payment acquirer computer, card issuer computer consults transaction identification information to confirm payment has been made. The card issuer computer causes an appropriate payment to be made to the merchant payment acquirer computer.

DESCRIPTION - Independent claims describe a method for a card issuer to control the flow of information to a card holder and a message based sales system.

USE - As a method for the secure transfer of payments over a network sales system.

ADVANTAGE - Provides a secure transfer of payment and related purchase information over a network sales system for a payment card transaction.

DESCRIPTION OF DRAWINGS - The drawing shows a broad outline of the e-commerce network.

4 the card holder computer

4a the card holder

Title Terms /Index Terms/Additional Words: SECURE; TRANSFER; METHOD; NETWORK; SALE; SYSTEM; RECEIPT; PAY; REQUEST; MERCHANT; COMPUTER; CARD; ISSUE; TRANSACTION ; IDENTIFY;

INFORMATION; CONFIRM; MADE

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3A, G06Q-020/00K4P, G07F-007/08C6

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-J12C; T05-L02; W01-A05; W01-C05B3C

Dialog eLink: [Order File History](#)

15/5/13 (Item 13 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2009 Thomson Reuters. All rights reserved.

0010479853 *Drawing available*

WPI Acc no: 2001-080031/200109

XPX Acc No: N2001-060979

Account authorization method in network environment, involves authorizing requested transaction relative to each specified transaction parameter

Patent Assignee: BURKE B (BURK-I); GE CAPITAL FINANCIAL INC (GENE); WATSON C J (WATS-I)

Inventor: BURKE B; WATSON C J

| Patent Family (4 patents, 3 countries) | | | | | | |
|--|------|----------|--------------------|------|----------|-------------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update Type |
| WO 2000057374 | A1 | 20000928 | WO 2000US7975 | A | 20000324 | 200109 B |
| GB 2353390 | A | 20010221 | WO 2000US7975 | A | 20000324 | 200112 E |
| | | | GB 200028740 | A | 20001124 | |
| US 6226624 | B1 | 20010501 | US 1997957419 | A | 19971024 | 200126 E |
| | | | US 1999276289 | A | 19990324 | |
| GB 2353390 | B | 20031112 | WO 2000US7975 | A | 20000324 | 200375 E |
| | | | GB 200028740 | A | 20001124 | |

Priority Applications (no., kind, date): US 1997957419 A 19971024; US 1999276289 A 19990324

Alerting Abstract WO A1

NOVELTY - An account is established between network user and account issuer, which imposes pre-authorization transaction designator for denoting a portion of account transaction and which require individual pre-authorization. The account in pre-authorized by network, upon designator. The requested transaction is authorized relative to each specified transaction parameter.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. account authorization system;
- B. account authorization program

USE - In network environment, for pre-authorization of financial transactions e.g. individual account remote transactions.

ADVANTAGE - Enables account manager to create transaction authorization parameters without reinitiating account establishing procedures. Prevents fraudulent successive transaction using account number of user once it is divulged to a merchant. Enables facilitating an audit or record reconciliation from pre-authorized transaction through billing of account to

inform an account manager about the completion of pre-authorized transaction.
DESCRIPTION OF DRAWINGS - The figure shows the flow diagram showing account authorization method.

Title Terms /Index Terms/Additional Words: ACCOUNT; METHOD; NETWORK; ENVIRONMENT; REQUEST; TRANSACTION; RELATIVE; SPECIFIED; PARAMETER

ECLA: G06Q-020/00, G06Q-020/00K2B, G06Q-040/00A, G07F-007/08F4
US Classification, Current Main: 705-044000; Secondary: 705-002000, 705-038000
US Classification, Issued: 70544, 7052, 70538
File Segment: EPI;
DWPI Class: T05; W01
Manual Codes (EPI/S-X): T05-L02; T05-L03C5; W01-C05B2

Dialog eLink: [Order File History](#)
15/5/14 (Item 14 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2009 Thomson Reuters. All rights reserved.

0009378347 *Drawing available*
WPI Acc no: 1999-313041/199926
XRPX Acc No: N1999-233818

Pre-authorization method for accounts managed by account manager
Patent Assignee: GE CAPITAL (GENE); GE CAPITAL FINANCIAL INC (GENE)
Inventor: WATSON C

| Patent Family (5 patents, 81 countries) | | | | | | | |
|---|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| WO 1999022291 | A1 | 19990506 | WO 1998US22301 | A | 19981021 | 199926 | B |
| AU 199911937 | A | 19990517 | AU 199911937 | A | 19981021 | 199939 | E |
| US 5991750 | A | 19991123 | US 1997957419 | A | 19971024 | 200002 | E |
| GB 2345999 | A | 20000726 | WO 1998US22301 | A | 19981021 | 200037 | E |
| | | | GB 20009748 | A | 20000419 | | |
| GB 2345999 | B | 20010704 | WO 1998US22301 | A | 19981021 | 200138 | E |
| | | | GB 20009748 | A | 20000419 | | |

Priority Applications (no., kind, date): US 1997957419 A 19971024

Alerting Abstract WO A1

NOVELTY - In initially establishing an account for a user, an account manager (202) defines authorization limits. These include areas where pre-authorization is required. When a user requires pre-authorization a request (220) is made to the account manager. The manager determines (222) acceptable limits and remotely (224), e.g. via the Internet, advises the authorizing system. When the transaction appears it is recorded for presentation on a bill along with a supplied identity number.

USE - Authorizations on transaction cards

ADVANTAGE - Provides manager with ability to dynamically input authorizations and uniquely track specified transactions.

DESCRIPTION OF DRAWINGS - Authorization process

202 Account manager

204 Account user

216 Account establishment
220 Pre-authorization request
222-226 Pre-authorization approval and input
228 Acceptance of pre-authorized payment

Title Terms /Index Terms/Additional Words: PRE; METHOD; ACCOUNT; MANAGE

ECLA: G06Q-020/00, G06Q-020/00K2B, G06Q-040/00A, G07F-007/08F4

US Classification, Current Main: 705-044000; Secondary: 705-002000, 705-038000

US Classification, Issued: 70544, 7052, 70538

File Segment: EPI;

DWPI Class: T01; T04; T05; W01

Manual Codes (EPI/S-X): T01-C; T01-J05A1; T04-C; T05-H02C3; T05-L02; W01-C05B3C

B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200945

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20091029|UT=20091022

(c) 2009 WIPO/Thomson

| Set | Items | Description |
|-----|-------|---|
| S1 | 66376 | (SELLER OR SELLERS OR VEND?R OR VEND?RS OR MERCHANT OR MERCHANTS OR DEALER OR DEALERS OR SHOPKEEPER OR SHOPKEEPERS OR MERCHANTISER OR MERCHANTISERS OR RETAILER OR RETAILERS OR PROVIDER OR PROVIDERS OR STORE OR STORES OR SHOP OR SHOPS) (5N) (REQUEST OR REQUESTS OR REQUESTED OR REQUESTING OR SUBMIT OR SUBMITS OR SUBMITTED OR SUBMITTING OR TRANSMIT OR TRANSMITS OR TRANSMITTED OR TRANSMITTING OR TRANSMISSION OR SENT OR SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR FORWARDED OR FORWARDING OR DELIVER OR DELIVERED OR DELIVERS OR TRANSFER?) |

| | | |
|----|------|---|
| S2 | 1828 | S1 (5N) (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL) |
|----|------|---|

| | | |
|----|-----|---|
| S3 | 797 | S2 (5N) ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART)() (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS) |
|----|-----|---|

| | | |
|----|-----|---|
| S4 | 141 | S3 (5N) (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR (ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR CARD)()ASSOCIATION OR (BANKCARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER) |
|----|-----|---|

| | | |
|----|-----|--|
| S5 | 236 | S2 (5N) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE) |
|----|-----|--|

| | | |
|----|----|---|
| S6 | 63 | S5 (5N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU) |
|----|----|---|

S7 773 S2 (10N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)

S8 2491 AU=(BROWN, M? OR BROWN M? OR BROWN (1N) (M OR MICHAEL) OR DUTTA, R? OR DUTTA R? OR DUTTA (1N) (R OR RABINDRANATH) OR PAOLINI, M? OR PAOLINI M? OR PAOLINI (1N) (M OR MICHAEL) OR SMITH, N? OR SMITH N? OR SMITH (1N) (N OR NEWTON))

S9 255472 IC=(G06F OR G06Q)
S10 2 S4 (S) S6
S11 1 S10 NOT AY>2002
S12 37 S4 (S) S7
S13 35 S12 NOT S10
S14 15 S13 NOT AY>2002
S15 15 IDPAT (sorted in duplicate/non-duplicate order)
S16 15 IDPAT (primary/non-duplicate records only)
S17 2 S8 AND S3

Dialog eLink: Order File History

16/3K/1 (Item 1 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

(c) 2009 European Patent Office. All rights reserved.

01261508

A method for the secure transfer of payments

Verfahren für gesichertes Überweisen von Zahlungen

Methode pour transferts de paiement sécurisés

Patent Assignee:

- **TRINTECH LIMITED;** (886461)
South County Business Park, Leopardstown; Dublin 18; (IE)
(Applicant designated States: all)

Inventor:

- **Hamilton, Christopher John**
1724 Ben Crenshaw, Austin Way; Texas 78746; (US)
- **Wells, Lisa Kay**
4903 Whispering Valley Drive; Austin, TX 78727; (US)
- **Brahmbhatt, Bhagwat c/o Trintech Group**
2755 Campus Drive, Suite 220; San Mateo, CA 94403-2590; (US)

Legal Representative:

- **Schutte, Gearoid (74261)**
Cruickshank & Co., 1 Holles Street; Dublin 2; (IE)

| | Country | Number | Kind | Date | |
|-------------|---------|----------|------|----------|---------|
| Patent | EP | 1087350 | A1 | 20010328 | (Basic) |
| Application | EP | 99650088 | | 19990922 | |

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G07F-007/08; G06F-017/60 **Abstract Word Count:** 142

NOTE: 1

NOTE: Figure number on first page: 1

| Legal Status | Type | Pub. Date | Kind | Text |
|--------------|------|-----------|------|------|
|--------------|------|-----------|------|------|

Language Publication: English

Procedural: English

Application: English

| Fulltext Availability | Available Text | Language | Update | Word Count |
|---------------------------------------|----------------|-----------|--------|------------|
| CLAIMS A | | (English) | 200113 | 961 |
| SPEC A | | (English) | 200113 | 6028 |
| Total Word Count (Document A) 6989 | | | | |
| Total Word Count (Document B) 0 | | | | |
| Total Word Count (All Documents) 6989 | | | | |

Specification: ...to reconcile the payment card statement if the card holder does not reconcile his or her payment card on the computer.

Once the relevant card **holder** information is provided to the **merchant's** computer, a credit **authorisation request** can be placed with the **merchant's payment card acquirer** or processor. It should be noted that transmission of the request is not restricted to networks, Internet or otherwise, and can include many traditional physical...

Dialog eLink: [Order File History](#)

16/3K/2 (Item 2 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

(c) 2009 European Patent Office. All rights reserved.

01179465

Method and system for performing a bankcard transaction

Verfahren und System zum Durchföhren einer Bankkartentransaktion

Methode et systeme pour executer une transaction avec cartes bancaires

Patent Assignee:

- **CITIBANK, N.A.:** (1570360)
399 Park Avenue; New York, New York 10043; (US)
(Applicant designated States: all)

Inventor:

- **Schutzer, Dan**
8 Whig Road Scarsdale,; New York 10583; (US)
- **Slater, Alan**
10, Jefferson Road; East Brunswick, New Jersey 08816; (US)
- **Cirillo, Thomas**
155 Stanwich Road; Greenwich, Connecticut 06830; (US)
- **Derodes, Robert**
252 Smokerise Trace; Peachtree City, Georgia 30269; (US)
- **Dancanet, Lucien**
7723 Emerson Avenue; Los Angeles, California 90045; (US)

Legal Representative:

- **Johansson, Lars E. et al (23214)**
Hynell Patenttjanst AB Patron Carls Vag 2; 683 40 Hagfors/Uddchholm; (SE)

| | Country | Number | Kind | Date | |
|-------------|---------|------------|------|----------|---------|
| Patent | EP | 1028401 | A2 | 20000816 | (Basic) |
| | EP | 1028401 | A3 | 20030625 | |
| Application | EP | 2000200448 | | 20000210 | |
| Priorities | US | 119818 | P | 19990212 | |
| | US | 144927 | P | 19990721 | |

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;

GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G07F-007/08; G06F-017/60; G07F-007/10 Abstract Word Count: 115

NOTE: 1

NOTE: Figure number on first page: 1

| Legal Status | Type | Pub. Date | Kind | Text |
|--------------|------|-----------|------|------|
|--------------|------|-----------|------|------|

Language Publication: English

Procedural: English

Application: English

| Fulltext Availability | Available Text | Language | Update | Word Count |
|---------------------------------------|----------------|-----------|--------|------------|
| CLAIMS A | | (English) | 200033 | 1902 |
| SPEC A | | (English) | 200033 | 7203 |
| Total Word Count (Document A) 9105 | | | | |
| Total Word Count (Document B) 0 | | | | |
| Total Word Count (All Documents) 9105 | | | | |

Specification: ...used in a transaction by the transaction card user in place of the transaction card user's transaction card number. For example, the transaction card **user** sends the anonymous card number to the **merchant**, which in turn **sends** it to the **merchant**' bank with a **request for authorization**. The **merchant's** bank **sends** the anonymous card number over the card association network to the transaction card issuer. The transaction card issuer's authorization processor receives the anonymous card number linked with the **transaction** card number and **sends** an **authorization** back to the **merchant** via the **card association** network and the merchant's bank.

In another embodiment of the present invention, the anonymous or alternate card number is used in a transaction by...

Dialog eLink: [Order File History](#)

16/3K/3 (Item 3 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

(c) 2009 European Patent Office. All rights reserved.

00819032

Secure user certification for electronic commerce employing value metering system

Sichere Benutzerbeglaubigung für elektronischen Handel unter Verwendung eines Wertezahlersystems

Certification securisée d'un utilisateur pour le commerce électronique utilisant un système compteur de valeur

Patent Assignee:

- **PITNEY BOWES INC.;** (244957)
World Headquarters, One Elmcroft Road; Stamford, Connecticut 06926-0700; (US)
(Proprietor designated states: all)

Inventor:

- **Cordery, Robert A.**
11 1/2 Jeanette Street; Danbury, Connecticut 06811; (US)

- **Lee, David K.**
12 Alpine Road; Monroe, Connecticut 06468; (US)
- **Pintsov, Leon A.**
365 Mountain Road; W. Hartford, Connecticut 06107; (US)
- **Ryan, Frederick W., Jr.**
4 Naples Lane; Oxford, Connecticut 06478; (US)
- **Weiant, Monroe A., Jr.**
249 Putting Green Road; Trumbull, Connecticut 06611; (US)

Legal Representative:

- **Avery, Stephen John et al (47695)**
Hoffmann Eitle, Patent- und Rechtsanwälte, Arabellastrasse 4; 81925 München; (DE)

| | Country | Number | Kind | Date |
|-------------|---------|----------|------|------------------|
| Patent | EP | 762692 | A2 | 19970312 (Basic) |
| | EP | 762692 | A3 | 20000119 |
| | EP | 762692 | B1 | 20050720 |
| Application | EP | 96113397 | | 19960821 |
| Priorities | US | 518404 | | 19950821 |

Designated States:

DE; FR; GB;

International Patent Class (V7): H04L-009/32; G07B-017/04 Abstract Word Count: 151

NOTE: 2

NOTE: Figure number on first page: 2

| Legal Status Type | Pub. Date | Kind | Text |
|-------------------|-----------|------|------|
|-------------------|-----------|------|------|

Language Publication: English

Procedural: English

Application: English

| Fulltext Availability | Available Text | Language | Update | Word Count |
|-------------------------------------|----------------|-----------|--------|------------|
| CLAIMS A | | (English) | EPAB97 | 1202 |
| SPEC A | | (English) | EPAB97 | 5066 |
| CLAIMS B | | (English) | 200529 | 1730 |
| CLAIMS B | | (German) | 200529 | 1743 |
| CLAIMS B | | (French) | 200529 | 1997 |
| SPEC B | | (English) | 200529 | 5568 |
| Total Word Count (Document A) 6269 | | | | |
| Total Word Count (Document B) 11038 | | | | |

| Fulltext Availability | Available Text | Language | Update | Word Count |
|--|----------------|----------|--------|------------|
| Total Word Count (All Documents) 17307 | | | | |

Specification: ...to the party who provided the credit to the user of the postage and certificate meter subsystem 218. This is evidence of authorization by the **user** and authorizes the **issuer** of credit to pay the **merchant**. This constitutes the proof of **request of payment** and constitutes an **authorization** by the **user** to have **payment** issued to the merchant. While the present invention has been disclosed and described with reference to the disclosed embodiments thereof, it will be apparent, as...

Specification: ...to the party who provided the credit to the user of the postage and certificate meter subsystem 218. This is evidence of authorization by the **user** and authorizes the **issuer** of credit to pay the **merchant**. This constitutes the proof of **request of payment** and constitutes an **authorization** by the **user** to have **payment** issued to the merchant. While the present invention has been disclosed and described with reference to the disclosed embodiments thereof, it will be apparent, as...

Dialog eLink: [Order File History](#)

16/3K/4 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

01008717

ONE-TIME CREDIT CARD NUMBER GENERATOR AND SINGLE ROUND-TRIP AUTHENTICATION GENERA TEUR DE NUMERO DE CARTE DE CREDIT UNIQUE ET AUTHENTIFICATION ALLER-RETOUR UNIQUE

Patent Applicant/Patent Assignee:

- **ARCOT SYSTEMS INC**
3200 Patrick Henry Drive, Suite 200, Santa Clara, CA 95054-1816; US; US(Residence); US(Nationality)

Inventor(s):

- **RAJASEKARAN Sanguthevar**
2260 Homestead Court, Apt. 209, Los Altos, CA 94024; US
- **VARADARAJAN Rammohan**
11674 Seven Springs Drive, Cupertino, CA 95014; US

Legal Representative:

- **ALBERT Philip H(et al)(agent)**
Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834; US;

| | Country | Number | Kind | Date |
|-------------|---------|-------------|------|----------|
| Patent | WO | 200338719 | A1 | 20030508 |
| Application | WO | 2002US34503 | | 20021025 |
| Priorities | US | 20013847 | | 20011031 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT (utility model), AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ (utility model), CZ, DE (utility model), DE, DK (utility model), DK, DM, DZ, EC, EE (utility model), EF, ES, FI (utility model), FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK (utility model), SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VC, VN, YU, ZA, ZM, ZW

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 5326

Detailed Description:

...one-time number encodes for a valid user ID and correctly encodes for the selected transaction details, and sufficient: funds are available to the identified user, then the issuer responds to the merchant's authorization request with an approval. The merchant then proceeds with the transaction and notifies the user as needed.

[141] The above scheme does not scale well, as only 10,000 distinct customers of a given can be supported since only four...

Dialog eLink: [Order File History](#)

16/3K/5 (Item 5 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00961570

SYSTEM AND METHOD FOR PAYMENT
SYSTEME ET PROCEDE DE PAIEMENT

Patent Applicant/Patent Assignee:

- **MINT AB**
Strindbergsgatan 30, S-115 31 Stockholm; SE; SE(Residence); SE(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **VAN DER WIJNGAART Wouter**
Fleminggatan 25, S-112 26 Stockholm; SE; SE(Residence); BE(Nationality); (Designated only for: US)

Legal Representative:

- **HINZ Udo(et al)(agent)**
Stockholms Patentbyrå Zacco AB, Box 23101, S-104 35 Stockholm; SE;

| | Country | Number | Kind | Date |
|-------------|---------|-----------|------|----------|
| Patent | WO | 200295700 | A1 | 20021128 |
| Application | WO | 2002SE977 | | 20020521 |
| Priorities | SE | 20011851 | | 20010521 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,
SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ,
UA, UG, US, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 8411

Detailed Description:

...hardware or software tool to the merchant that automates the purchase authorization process and transaction collection for the merchant.

At the moment of purchase a **consumer** presents the issued **payment means** to the **merchant**, who will **request** for an **authorization** from his **acquirer** with the help of the terminal the acquirer has provided to the Merchant. At a physical store, the card is typically swiped in a point...

Dialog eLink: [Order File History](#)

16/3K/6 (Item 6 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00929400

METHOD AND SYSTEM FOR COMPLETING A TRANSACTION BETWEEN A CUSTOMER AND A MERCHANT

PROCEDE ET SYSTEME SERVANT A EXECUTER UNE TRANSACTION ENTRE UN CLIENT ET UN VENDEUR

Patent Applicant/Patent Assignee:

- **I4 COMMERCE INC**
9690 Deereco Road, Suite 705, Timonium, MD 21093; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **KEITHLY Thomas H**
1301 Blue Mount Road, Monkton, MD 21111; US; US(Residence); US(Nationality)
- **HIRSCHFELD Daniel A**
1 Sunset Knoll Court, Timonium, MD 21093; US; US(Residence); US(Nationality)
- **LAVELLE Mark L**
6407 Murray Hill Road, Govans, MD 21212; US; US(Residence); US(Nationality)
- **TALBERT Vincent W**
10 Forward Court, Cockeysville, MD 21030; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **BALDAUF Kent E Jr(et al)(agent)**
Webb Ziesenheim Logsdon Orkin & Hanson, P.C., 700 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1818; US;

| | Country | Number | Kind | Date |
|-------------|---------|------------|-------|----------|
| Patent | WO | 200263432 | A2-A3 | 20020815 |
| Application | WO | 2002US3743 | | 20020207 |
| Priorities | US | 2001266995 | | 20010207 |
| | US | 2001275494 | | 20010313 |
| | US | 2001328964 | | 20011012 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT (utility model), AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ (utility model), CZ, DE (utility model), DE, DK (utility model), DK, DM, DZ, EC, EE (utility model), EE, ES, FI (utility model), FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK (utility model), SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 14046

Detailed Description:

...payment processor system 40, a third-party accounting system 38 and a third-party credit system 34. As seen in this Fig. 3, when a **customer** 10 initiates a **transaction** with the **merchant** 20, the **merchant** 20 **transmits** an **authorization request** to the third-party **payment processor** 40. As described above, with a new customer, the customer data transmitted to the third-party payment processor system 40 and the transaction...authorization response message is sent back to the third-party payment processor system 40 and on to the merchant 20. The merchant 20 updates the **customer** profile with the customer account number or **authorization key**.

[00561] The **merchant** 20 **sends** the sales **transaction** to the third-party **payment processor** system 40 when the order is fulfilled. The third-party payment processor system 40 reformats the transaction into a standard format and sends the

transaction...seen in Fig. 5, the customer 10 enters the checkout process with the merchant 20 and requests the present invention as the billing option. The **merchant 20 transmits the authorization request** message to the third-party **payment processor system 40**, and this message includes the authorization key, and transaction specific data, and possibly credit qualification information and other **customer** information. The transaction system 26 receives the **authorization request** and authenticates the **merchant's** required formatting content.

[0060] The authorization process will validate the transaction-required format and content. It will check the customer's identification information ...

Dialog eLink: [Order File History](#)

16/3K/7 (Item 7 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00926558

PAYMENT INSTRUMENT AUTHORIZATION TECHNIQUE
PROCEDE D'AUTORISATION POUR INSTRUMENT DE PAIEMENT

Patent Applicant/Patent Assignee:

- **CDCK FRANCE**
23 Rue Jean de Riouffe NICASTRI, F-06400 Cannes; FR; FR(Residence); FR(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **LAAGE Dominic P**
3145 Geary Boulevard, Suite 28, San Francisco, CA 94118-3316; US; US(Residence); US(Nationality); (Designated only for: US)
- **LAAGE Maria T**
3145 Geary Boulevard, Suite 28, San Francisco, CA 94118-3316; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **BUREAU D A CASALONGA JOSSE(agent)**
Morassistrasse 8, 80469 Munich; DE;

| | Country | Number | Kind | Date |
|--------|---------|-----------|-------|----------|
| Patent | WO | 200259848 | A2-A3 | 20020801 |

| | Country | Number | Kind | Date |
|-------------|---------|------------|------|----------|
| Application | WO | 2002EP572 | | 20020122 |
| Priorities | US | 2001263818 | | 20010124 |
| | US | 2001791387 | | 20010223 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,
SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ,
UA, UG, US, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 13470

Detailed Description:

...and storage of registered blocked payment instrument accounts; generation, transmission and storage of authenticated customer authorization receipts to unblock their normally blocked payment instrument; the **issuing bank** to match **merchant payment authorization requests** to user generated unblock **payment** receipts that were transmitted and stored in the satellite server; to mark a match and inform the issuing bank's system of a positive **proof** authorization to unblock payment by a user; to reconcile and update a user's list of unblock payment receipts to what **merchant authorization requests**. If an **authorization** to unblock for this charge has not been provided by the customer 1, the issuing bank 20 will deny the 5 authorization. If an authorization...

Dialog eLink: [Order](#) [File](#) [History](#)

16/3K/9 (Item 9 from file: 349)

DIALOG(R)File 349: PCT/FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00866302

AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A COMPUTER NETWORK

PROCEDE ET SYSTEME AMELIORES PERMETTANT D'EFFECTUER DES PAIEMENTS SECURISES SUR UN RESEAU INFORMATIQUE

Patent Applicant/Patent Assignee:

- **MASTERCARD INTERNATIONAL INCORPORATED**
2000 Purchase Street, Purchase, NY 10577-2509; US; US(Residence); US(Nationality)

Inventor(s):

- **HOGAN Edward J**
14 N. Chatworth Avenue, Larchmont, NY 10538; US
- **CAMPBELL Carl M**
809 Malin Road, Newtown Square, PA 19073; US

Legal Representative:

- **SCHEINFELD Robert C(agent)**
Baker Botts LLP, 30 Rockefeller Plaza, New York, NY 10112-0228; US;

| | Country | Number | Kind | Date |
|-------------|---------|-------------|-------|----------|
| Patent | WO | 200199070 | A2-A3 | 20011227 |
| Application | WO | 2001US19753 | | 20010621 |
| Priorities | US | 2000213063 | | 20000621 |
| | US | 2000226227 | | 20000818 |
| | US | 2001809367 | | 20010315 |
| | US | 2001833049 | | 20010411 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI,
SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ,
VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;

GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 17705

Detailed Description:

...data on which (inverted exclamation mark)t is based, a MAC field, which becomes a portion of the transaction.

Upon receipt of the cardholder's **transaction** message, the **merchant** formats a conventional **authorization request** for the acquirer. This **authorization** request contains the MAC field as provided by the **consumer's** PC.

Should a merchant initiate multiple authorization/clearing transactions for a cardholder transaction, only the first of these transactions includes the MAC field and...

Dialog eLink: [Order File History](#)

16/3K/10 (Item 10 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00843144

METHOD OF AND SYSTEM FOR EFFECTING ANONYMOUS CREDIT CARD PURCHASES OVER THE INTERNET
PROCEDE ET SYSTEME DE REALISATION D'ACHATS ANONYMES PAR CARTE DE CREDIT SUR L'INTERNET

Patent Applicant/Patent Assignee:

- **INCOGNO CORPORATION**
4th Floor, 215 A Street, South Boston, MA 02210; US; US(Residence); --(Nationality)

Inventor(s):

- **MCISAAC Joseph E**
56 Mountain Road, Burlington, MA 01803; US
- **BRAGINSKY Leonid**
107 Hagen Road, Newton, MA 02459; US
- **ZAND Mark**
Apartment #3, 42 Lake Shore Terrace, Brighton, MA 02135; US

- **JELLISON David W**
182 Elm Street, Amesbury, MA 02913; US

Legal Representative:

- **LAPPIN Mark G P C(et al)(agent)**
McDermott, Will & Emery, 28 State Street, Boston, MA 02109-1775; US;

| | Country | Number | Kind | Date |
|-------------|---------|-------------|------|----------|
| Patent | WO | 200175744 | A1 | 20011011 |
| Application | WO | 2001US10760 | | 20010403 |
| Priorities | US | 2000194346 | | 20000403 |
| | US | 2000254056 | | 20001207 |
| | US | 2000251984 | | 20001207 |
| | US | 2001273595 | | 20010305 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,
TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU,
ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 12229

Detailed Description:

...it does have the capability of reading any information that is passed to the merchant from the security server system in unencrypted form.

[12] The **merchant** sends an encrypted **payment authorization request** to the **merchant acquirer** or to the **issuing bank**. The merchant acquirer or **issuing bank** decrypts the **payment authorization request**, processes that request, and **sends** a response to the **merchant** either **authorizing** or **denying the transaction**.

The merchant can communicate with the **buyer** without knowing the real email address of the buyer by using a secure mail feature of the present invention. In that situation, the merchant...

Dialog eLink: [Order File History](#)

16/3K/11 (Item 11 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00824226

PROCESS AND METHOD FOR SECURE ONLINE TRANSACTIONS WITH CALCULATED RISK PROCEDE DESTINE A DES TRANSACTIONS EN LIGNE SURES AVEC RISQUE CALCULE

Patent Applicant/Inventor:

- **KUO James S**
5050 Xavier Common, Fremont, CA 94555; US; US(Residence); US(Nationality)

| | Country | Number | Kind | Date |
|-------------|---------|------------|------|----------|
| Patent | WO | 200157770 | A1 | 20010809 |
| Application | WO | 2001US3628 | | 20010203 |
| Priorities | US | 2000497665 | | 20000204 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
CN, JP

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

Language Publication Language: English

Filing Language: English

Fulltext word count: 5181

Detailed Description:

...request to the host with orderID; consumer participant will optionally indicate the designations and the requirement of multiplicity of authorizations and authentications, if necessary; 6b **consumer participant sends order-canceled response** to the **merchant participant** 6C **consumer participant sends payment-authorization-requested message to the merchant**

participant merchant participant sends payment approval request to the host with orderID 8a the host retrieves all necessary secret keys from payment authorization form(s) that match the exact same orderID, then, constructs and sends transaction authorization request through payment gateways, and through payment clearing network 8b the host sends payment-approval-request-rejected response to the merchant participant the host receives transaction-authorization-request response back from payment card issuer, via payment gateway or via payment clearing network 10a the host sends payment-approval-request response to the merchant participant 10b the host sends payment- approval-request-rejected response to the merchant participant 10c the host sends payment-authorization- request response to the consumer participant merchant participant sends fulfillment request to the fulfillment center fulfillment center sends fulfillment-request response back to the merchant participant merchant participant sends payment capturing request to the host 13b...

Claims:

...said order

by sending secret keys to the said participating host; (buyer willoptionally, if necessary, indicate the designations and therequirement of multiplicity of authorizations and authentications);seller participant requests for payment approval from buyerparticipant's payment card issuer, through participating host;the seller participant fulfills the said order, and requestspayment capturing through the said participating host.

2 A process and method as...

Dialog eLink: [Order File History](#)

16/3K/12 (Item 12 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00818691

ONLINE CREDIT CARD SECURITY SYSTEM

SYSTEME DE SECURITE EN LIGNE POUR CARTES DE CREDIT

Patent Applicant/Inventor:

- **SINGH Kunwar C**
1152 Calle Vista Drive, Beverly Hills, CA 90210; US; US(Residence); GB(Nationality)

Legal Representative:

- **GOLDHUSH Douglas H(et al)(agent)**
Arent Fox Kintner Plotkin & Kahn, PLLC, Suite 600, 1050 Connecticut Avenue, N.W., Washington, DC 20036-5339; US;

| | Country | Number | Kind | Date |
|--------|---------|-----------|------|----------|
| Patent | WO | 200152203 | A1 | 20010719 |

| | Country | Number | Kind | Date |
|-------------|---------|------------|------|----------|
| Application | WO | 200111B14 | | 20010110 |
| Priorities | US | 2000174912 | | 20000110 |
| | US | 2000506693 | | 20000218 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,
TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU,
ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 1773

Detailed Description:

...user, through the user terminal, can selectively access the credit card issuer unit and, modify the user programmable code field of a selected account. The **credit card** issuer terminal will only provide **authorization** data to the **vendor** terminal if information **submitted** by the vendor terminal matches a current **user** programmable code in the user programmable code field.

BRIEF DESCRIPTION OF THE DRAWINGS.

Figure I illustrates a configuration of a network according to the present...

Claims:

...the user terminal, can selectively access the credit card issuer unit and modify the user programmable code field of a selected account, and wherein the **credit card** issuer terminal will only provide **authorization** data to the **vendor** terminal if information **submitted** by the **vendor** terminal matches a current **user** programmable code in the **user** programmable code field. 7 A system as recited in claim 6, wherein said network comprises the internet. 8 A system as recited in claim 6...

Dialog eLink: [Order File History](#)
16/3K/13 (Item 13 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rights reserved.

00788853

A METHOD FOR THE SECURE TRANSFER OF PAYMENTS

PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE

Patent Applicant/Patent Assignee:

- **TRINTECH LIMITED**
South County Business Park, Leopardstown, Dublin 18; IE; IE(Residence); IE(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **HAMILTON Christopher John**
1724 Ben Crenshaw, Austin Way, TX 78746; US; US(Residence); US(Nationality); (Designated only for: US)
- **WELLS Lisa Kay**
4903 Whispering Valley Drive, Austin, TX 78727; US; US(Residence); US(Nationality); (Designated only for: US)
- **BRAHMBHATT Bhagwat**
45177 Cougar Circle, Fremont, CA 94539; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **O'CONNOR Donal H(et al)(agent)**
Cruickshank & Co., 1 Holles Street, Dublin 2; IE;

| | Country | Number | Kind | Date |
|-------------|---------|------------|------|----------|
| Patent | WO | 200122374 | A1 | 20010329 |
| Application | WO | 2000IE101 | | 20000907 |
| Priorities | EP | 99650088 | | 19990922 |
| | US | 2000200672 | | 20000428 |
| | US | 2000567975 | | 20000510 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR,

BY, CA, CH, CN, CR, CU, CZ, DE, DE (utility model), DK,
DK (utility model), DM, EE, ES, FI, GB, GD, GE, GH, GM,
HR, HU, ID, IL, IN, IS, JP, KE, KG, KP,
KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA,
MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT,
RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM,
TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA,
ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 17440

Claims:

...payment information to the card holder computer; the card holder reviews the card payment information displayed on the card 10 holder computer; the card holder computer causes the card payment information to be sent to the merchant computer thereby **authorising** the payment; and the merchant computer confirms the transaction to the card holder computer. The advantage of this is two-fold: the issuer carries out An additional advantage is that all of the information for payment and purchase is displayed on the screen and the user can alter this prior to final **transmission** or submission to the merchant computer to complete the payment **authorisation** request. Ideally the identity of the card holder is authenticated by a password, a digital certificate, a shared secret key or by a separate party authentication computer connected to the communications network. All... ..issuer computer sending card payment information through the card holder computer to the merchant computer the steps are performed of: the merchant computer places a **payment card authorisation request** with the merchant payment acquirer computer; the merchant payment acquirer computer contacts the card issuer computer; the card issuer computer causes payment authorisation to be established; the card issuer computer confirms the payment authorisation to the merchant payment acquirer computer the merchant computer and on the card holder computer causing the card payment information to be sent to merchant computer thereby **authorising** the payment, the card issuer computer confirms payment authorisation to the merchant computer. It is envisaged that authorisation may be established: on pre-existing credit risk data; on receiving authorisation...operation, step or procedure could be carried out. In certain cases the fact that they are optional will be immediately understood. For example, the card holder could immediately consider **authorization** of a particular request from a merchant, or alternative could wish to alter the request received from the merchant, before giving payment authorization, for example, changing shipping address and so on. To...holder can optionally confirm the purchase to the card issuer in step 37 even if the merchant intends to utilize the conventional method of obtaining **payment authorization**, namely by submitting a payment request to its merchant acquirer computer in step 34. Thus the card issuer will be able to confirm that the card holder has indeed confirmed a purchase before the card...1 to 12 in which the card issuer computer (6) additionally opens a direct communications link with the merchant computer (3) and on the card holder computer (4) causing the card payment information to be sent to merchant computer (3) thereby **authorising** 1 5 the payment, the card issuer computer (6) confirms payment authorisation to the merchant computer (3).
15 A method as claimed in claim 13 or 14 in which the authorisation is...

Dialog eLink: [Order File History](#)
16/3K/14 (Item 14 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rights reserved.

00779695

PROXY SYSTEM FOR CUSTOMER CONFIDENTIALITY
SYSTEME DE SUBSTITUTION GARANTISSANT CONFIDENTIALITE AU CLIENT

Patent Applicant/Patent Assignee:

- **FLEETBOSTON FINANCIAL CORPORATION**
100 Federal Street, Boston, MA 02110; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **JUNDA Laurence E**
10 McGregor Drive, Sherborn, MA 01770; US; US(Residence); —(Nationality); (Designated only for: US)
- **GEARHART Randy S**
15 Pine Ridge Circle, Reading, MA 01867; US; US(Residence); —(Nationality); (Designated only for: US)

Legal Representative:

- **BUCKLEY Linda M**
Dike, Bronstein, Roberts & Cushman, Intellectual Property Group, Edwards & Angell, LLP, 130 Water Street,
Boston, MA 02109; US;

| | Country | Number | Kind | Date |
|-------------|---------|-------------|------|----------|
| Patent | WO | 200113275 | A1 | 20010222 |
| Application | WO | 2000US21901 | | 20000810 |
| Priorities | US | 99374173 | | 19990813 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,
TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN,
YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 12592

Detailed Description:

...would then store the specified number of purchases and the specified expiration period in the user database 144 along with the rest of the proxy **user** data.

Further, while routing **purchase authorization requests** and replies between **merchants** and card **issuers**, the proxy agent may also check the **user** database 144 for determining whether the specified number of purchases has been exceeded or whether the specified time period has expired.

2 0 Numerous advantages...a proxy credit or debit card account number and store both the proxy card account number and the corresponding real card account number in the **user** database. The proxy agent would then route **purchase authorization requests** and replies between the **merchant** and the card **issuer** while revealing the real card account number only to the card issuer 3 5 and concealing the real card account number from the merchant. In...

Dialog eLink: [Order File History](#)

16/3K/15 (Item 15 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rights reserved.

00736216

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS **SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES**

Patent Applicant/Inventor:

- **GIORDANO Joseph A**
15344 Oakmere Place, Centreville, VA; US; US(Residence); US(Nationality)

Legal Representative:

- **GARRETT Arthur S**
Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315; US;

| | Country | Number | Kind | Date |
|-------------|---------|------------|------|----------|
| Patent | WO | 200049551 | A1 | 20000824 |
| Application | WO | 2000US4163 | | 20000218 |
| Priorities | US | 99120760 | | 19990219 |

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR,
 BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM,
 EE, ES, FI, GB, GD, GE, GH, GM, HR, HU,
 ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ,
 LC, LK, LR, LS, LT, LU, LV, MA, MD, MG,
 MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU,
 SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT,
 TZ, UA, UG, UZ, VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
 GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
 MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;
 ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 14767

Claims:

...said signal comprising customer identification data; transmitting an authorization request from one of said plurality of point-of-sale devices to a transaction processing system, said **authorization request** comprising a **merchant identifier**, transaction data, and said **customer** identification data; determining, from said **customer** identification data, a **payment processor** that corresponds to said **merchant identifier**; **transmitting** said **authorization request** to said **payment processor**; and transmitting to one of said plurality of point-of-sale devices, said payment processor's response to said authorization request.

2 The method for... ..a customer.

7 The method of claim 5, wherein the step of transmitting an authorization request further includes the following steps of: determining, from said customer identification data, a **payment processor** that corresponds to said **merchant identifier**; and **transmitting** said **authorization request** from said transaction processing system to said **payment processor** for authorization.

8 The method of claim 7, wherein said step of updating a database further comprises the step of updating a database with saida customer.

11 The method of claim 9, wherein the step of transmitting an authorization request further includes the following steps of: determining, from said customer identification data, a **payment processor** that corresponds to said **merchant identifier**; and **transmitting** said **authorization request** from said transaction processing system to said **payment processor** for authorization.

12 The method of claim 11, wherein said step of updating a database further comprises the step of updating a database with...
 ...devices to a transaction processing system, said authorization request comprising a merchant identifier, transaction data, and said customer identification data; means for determining, from said customer identification data, a **payment processor** that corresponds to said **merchant identifier**; means for **transmitting** said **authorization request** to said **payment processor**; and means for transmitting to said one of a plurality of point-of-sale devices a response from said payment processor.

14 A method of... ..point-of-sale devices to a transaction processing system, said authorization request comprising a merchant identifier, transaction data, and said customer identification data; determining, from said customer identification data, a **payment processor** that corresponds to said **merchant identifier**; **transmitting** said **authorization request** to said **payment processor**; and transmitting to one of said plurality of point-of-sale devices, said payment processor's response to said authorization request.

17 The computer-readable...22 The computer-readable medium of claim 20, wherein the step of transmitting an authorization request further includes the following steps of: determining, from said customer identification data, a **payment processor** that corresponds to said **merchant identifier**; and **transmitting** said **authorization request** from said transaction processing system to said **payment processor** for authorization.

23 The computer-readable medium of claim 22, wherein said step of updating a database further comprises the step of updating a database....26 The computer-readable medium of claim 24, wherein the step of transmitting an authorization request further includes the following steps of: determining, from said customer identification data, a **payment processor** that corresponds to said **merchant identifier**; and **transmitting** said **authorization request** from said transaction processing system to said **payment processor** for authorization.

27 The computer-readable medium of claim 26, wherein said step of updating a database further comprises the step of updating a database.... ..processing system comprising: a memory having program instructions; and a processor configured to use said program instructions to: receive said authorization request; determine, from said customer identification data, a **payment processor** that corresponds to said **merchant identifier**; **transmit** said **authorization request** to said **payment processor for authorization**; and transmit to one of said plurality of point-of-sale devices, said payment processor's response to said authorization request.

29 The system of...

IV. Text Search Results from Dialog

A. NPL Files, Abstract

File 35:Dissertation Abs Online 1861-2009/Sep
(c) 2009 ProQuest Info&Learning
File 474:New York Times Abs 1969-2009/Nov 09
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Nov 09
(c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 65:Inside Conferences 1993-2009/Nov 09
(c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Oct
(c) 2009 The HW Wilson Co.
File 2:INSPEC 1898-2009/Nov W1
(c) 2009 The IET
File 256:TecTrends 1982-2009/Nov W2
(c) 2009 Info.Sources Inc. All rights res.
File 139:EconLit 1969-2009/Oct
(c) 2009 American Economic Association

| Set | Items | Description |
|-----|-------|---|
| S1 | 9199 | (SELLER OR SELLERS OR VEND?R OR VEND?RS OR MERCHANT OR MERCHANTS OR DEALER OR DEALERS OR SHOPKEEPER OR SHOPKEEPERS OR MERCHANTISER OR MERCHANTISERS OR RETAILER OR RETAILERS OR PROVIDER OR PROVIDERS OR STORE OR STORES OR SHOP OR SHOPS) (5N) (REQUEST OR REQUESTS OR REQUESTED OR REQUESTING OR SUBMIT OR SUBMITS OR SUBMITTED OR SUBMITTING OR TRANSMIT OR TRANSMITS OR TRANSMITTED OR TRANSMITTING OR TRANSMISSION OR SENT OR SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR FORWARDED OR FORWARDING OR DELIVER OR DELIVERED OR DELIVERS OR TRANSFER?) |

| | | |
|----|----|---|
| S2 | 35 | S1 (5N) (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL) |
|----|----|---|

| | | |
|----|---|---|
| S3 | 2 | S2 (5N) ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART)() (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS) |
|----|---|---|

| | | |
|----|---|---|
| S4 | 0 | S3 (5N) (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR (ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR CARD)()ASSOCIATION OR (BANKCARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER) |
|----|---|---|

| | | |
|----|---|--|
| S5 | 1 | S2 (5N) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE) |
|----|---|--|

S6 0 S5 (5N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR
CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR
HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR
INDIVIDUALS OR YOU)

S7 5 S2 (10N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR
CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR
HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR
INDIVIDUALS OR YOU)

S8 9985 AU=(BROWN, M? OR BROWN M? OR BROWN (1N) (M OR MICHAEL) OR DUTTA, R?
OR DUTTA R? OR DUTTA (1N) (R OR RABINDRANATH) OR PAOLINI, M? OR PAOLINI M? OR
PAOLINI (1N) (M OR MICHAEL) OR SMITH, N? OR SMITH N? OR SMITH (1N) (N OR NEWTON))

S9 0 S3 NOT PY>2002

S10 2 S7 NOT PY>2002

S11 168 S1 AND (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR
PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL)

S12 35 S11 AND ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR
PREPAID OR PRE()PAID OR FINANCIAL OR SMART)() (CARD OR CARDS) OR CHARGECARD OR
CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR
BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR
TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS)

S13 24 S12 AND (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR
CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR
HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR
INDIVIDUALS OR YOU)

S14 5 S13 AND (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR
PAYMENT OR CARD OR (THIRD OR 3RD)()PART?())PROCESSOR OR (ACQUIRING OR PAYMENT OR
CARD OR (THIRD OR 3RD)()PART?())PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR
(ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR
CARD)()ASSOCIATION OR (BANKCARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR
MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER)

S15 5 RD (unique items)

S16 13 S13 AND (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR
INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR
DUPLICATE)

S17 11 S16 NOT S15

S18 11 S17 NOT S10

S19 8 S18 NOT PY>2002

S20 8 RD (unique items)

S21 41 S8 AND ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR
PREPAID OR PRE()PAID OR FINANCIAL OR SMART)() (CARD OR CARDS) OR CHARGECARD OR
CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR
BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR
TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS)

S22 1 S21 AND (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ?
OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL)

10/5/1 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.

09438589

Piden registrar usuarios de telefonía móvil prepagada

EL SALVADOR: MOBILE TELEFONY TO BE CONTROLLED?

La Prensa (El Salvador) (AWR) 10 Jan 2001 Online

Language: SPANISH

The Telecommunication Superintendent of El Salvador has submitted a proposal for the establishment of a Decree that will allow telecommunication providers to register personal data of all pre-paid cellular service users. Upon the decree's approval, providers will have the **authorization to request** ID (driver license, voting card, or passport) from these customers at the time of a pre-paid card purchase. *

Product: Cellular Radio Services (4811CR);

Event: National Government Economics (94);

Country: El Salvador (3ELS);

Dialog eLink:

USPTO Full Text Retrieval Options

10/5/2 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

08107536

Title: Developing e-services for composing e-services

Author(s): Casati, F.; Sayal, M.; Ming-Chien Shan

Author Affiliation: Hewlett-Packard Labs., Palo Alto, CA, USA

Book Title: Advanced Information Systems Engineering. 13th International Conference, CAiSE 2001. Proceedings (Lecture Notes in Computer Science Vol.2068)

Inclusive Page Numbers: 171-86

Publisher: Springer-Verlag, Berlin

Country of Publication: Germany

Publication Date: 2001

Conference Title: Advanced Information Systems Engineering. 13th International Conference, CAiSE 2001. Proceedings

Conference Date: 4-8 June 2001

Conference Location: Interlaken, Switzerland

Editor(s): Dittrich, K.R.; Geppert, A.; Norrie, M.C.

ISBN: 3 540 42215 3

Number of Pages: xii+484

Language: English

Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The Internet is rapidly becoming the preferred means by which companies provide services to businesses and customers. A large number of e-services, including stock trading, customized newspapers, real-time traffic reports, or itinerary planning, is already available on the Web, and the type and number of e-services is growing on a daily basis. In order to support the development and deployment of e-services, software vendors are developing e-service frameworks and platforms that provide a language for describing an e-service, and then allow service providers to register, advertise and securely deliver e-services to (authorized) users. A composite e-service is an e-service defined by composing other basic or composite e-services. As the e-service paradigm becomes popular and more and more applications are developed or deployed as e-services, the need and opportunity for defining composite service arises. The paper presents a specific type of e-service (or, rather, a meta e-service) called composition e-service (CES), that allows the definition, execution, management, and

monitoring of composite e-services. We first describe the advantages and functionality of such a service. Next, we present the language used for specifying the composition, also discussing why existing workflow languages are not suitable for this purpose. Finally, we present the architecture and implementation of the CES we developed to deliver the service on top of the e-services platform, e-speak. An analogous architecture and implementation strategy can be followed with any other e-services platform (12 refs.)

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

Descriptors: electronic commerce; Internet

Identifiers: Internet; e-services; composition e-service; workflow languages

Classification Codes: C6150N (Distributed systems software); C7100 (Business and administration); E0410F (Business applications of IT)

INSPEC Update Issue: 2001-047

Copyright: 2001, IEE

Dialog eLink:

USPTO Full Text Retrieval Options

15/5/1 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

08934762

Title: R.F.I.D. in the U.S.A

Author(s): Schneider, I.

Journal: Bank Systems + Technology , vol.40 , no.9 , pp.9

Publisher: CMP Media Inc

Country of Publication: USA

Publication Date: Sept. 2003

ISSN: 1045-9472

SICI: 1045-9472(200309)40:9L:9:RFID;1-#

CODEN: BSYTEE

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Contractless cards, already used in Asia for several transit and payment systems, have been introduced to the United States via pilot programs sponsored by American Express and MasterCard. These "proximity payment" systems use Radio Frequency ID (RFID) technology that can essentially provide a consumer with a portable antenna that transmits an encrypted number when brought near a secure merchant terminal

Subfile(s): D (Information Technology for Business)

Descriptors: authorisation; smart cards

Identifiers: RFID; contractless cards; transit systems; payment systems; United States; pilot programs; American Express; MasterCard; proximity payment; Radio Frequency ID technology; consumer; portable antenna; encrypted number transmission; secure merchant terminal; transactions

Classification Codes: D2050E (IT in banking); D2140 (Marketing, retailing and distribution applications of IT); D1060 (Security aspects of IT)

INSPEC Update Issue: 2004-016

Copyright: 2004, IEE

Dialog eLink:

USPTO Full Text Retrieval Options

15/5/2 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

07765763

Title: Card sharp [virtual credit cards]

Author(s): Norton, J.

Journal: Financial World , pp.40-1

Publisher: Chartered Inst. Bankers

Country of Publication: UK

Publication Date: Oct. 2000

ISSN: 1360-4295

CODEN: FIWOFW

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Lack of a secure and safe **payment** method is hindering e-commerce. The virtual **credit card** may provide a simple solution to the problem, and it encompasses business incentives to justify the investment. Unlike current practice, security checks are carried out by the card **issuer** first, and details or **authorisation** are only **forwarded** to the e-merchant once these checks have proved satisfactory. In a virtual world, there are fewer barriers to banks becoming involved in revenue-generating acquisition. Virtual cards allow card **issuers** to form relationships with merchants, thereby enabling them to become **acquirers**. **Issuers** of virtual cards have the advantage of knowing about online **transactions** as they happen, which gives them access to huge target marketing opportunities and **customer** profiling information (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: **authorisation**; banking; credit **transactions**; electronic commerce; fraud

Identifiers: e-commerce; virtual **credit card**; **payment**; security; banks

Classification Codes: D2050E (IT in banking); D1060 (Security aspects of IT); E0410F (Business applications of IT)

INSPEC Update Issue: 2000-046

Copyright: 2000, IEE

Dialog eLink: **INSPEC Full Text Retrieval Options**

Dialog eLink:

15/5/3 (Item 3 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

05944178

Title: Portable POS debit terminals mean greater convenience

Author(s): O'Keefe, M.

Journal: Bank Systems + Technology , vol.31 , no.11 , pp.35, 37

Country of Publication: USA

Publication Date: Nov. 1994

ISSN: 1045-9472

CODEN: BSYTEE

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: In grocery store check-out lanes across the United States, **consumers** are being introduced to a sign of the times: **payment** through point-of-sale (POS) debit. But many locales are now getting a look at portable POS debit as vendors roll out new hand-held terminals for use at temporary merchant stands, fairs and other on-the-go venues. The technology-which still baffles many **consumers**-has potential for a variety of applications, including electronic benefits transfer (EBT). And, increasingly, debit terminals are being integrated with **smart card** technology (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: debit **transactions**; law administration; marketing; packet switching; point of sale systems; purchasing; radio applications; retailing

Identifiers: portable POS debit terminals; convenience; grocery store check-out lanes; United States; **consumers**;

payment; point-of-sale debit ; hand-held terminals; temporary **merchant** stands; fairs; electronic benefits **transfer**; **smart card** technology; New York City Sheriff's Office; motorists; parking fines; wireless data communications; Ericsson GE Tranz 330 terminal; **Mastercard** international Automated Point-of-Sale Program; **authorisation**; PIN number; restaurants;

on line packet switched wireless unit

Classification Codes: D2140 (Marketing, retailing and distribution applications of IT); D2050B (IT in accounting); D2050E (IT in banking); D2120 (Public administration and law applications of IT); E0410F (Business applications of IT)

INSPEC Update Issue: 1995-018

Copyright: 1995, IEE

Dialog eLink: **USPTO Full Text Retrieval Options**

15/5/4 (Item 4 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

05419591

Title: Breaking the speed barrier. POS-port promises faster authorizations [credit]

Author(s): Fox, B.

Journal: Chain Store Age Executive , vol.69 , no.4 , pp.97

Country of Publication: USA

Publication Date: April 1993

ISSN: 0193-1199

CODEN: COMLEF

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Merchant Bank Services, a **Visa member**-owned joint venture, has introduced a new **payment card authorization** device, called POS-port, for merchants who use electronic cash register systems. The product, manufactured by Phoenix, Ariz.-based Hypercom, is claimed to deliver credit and **debit card** approvals within six to eight seconds over standard telephone lines. The device also **transmits store** management data from **store** locations to a host at headquarters (*0 refs.*)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: credit **transactions**; debit **transactions**; point of sale systems; **Visa**

Identifiers: Merchant Bank Services; **Visa**; **payment card authorization device**; **POS-port**^**cred**; credit; debit

Classification Codes: D2140 (Marketing, retailing and distribution applications of IT); D2050E (IT in banking); E0410F (Business applications of IT)

INSPEC Update Issue: 1993-022

Copyright: 1993, IEE

Dialog eLink: **USPTO Full Text Retrieval Options**

15/5/5 (Item 1 from file: 139)

DIALOG(R)File 139: EconLit

(c) 2009 American Economic Association. All rights reserved.

1008261

Title: Can Smart Cards Reduce Payments Fraud and Identity Theft?

Author: Sullivan, Richard J.

Author Affiliation: Federal Reserve Bank of Kansas City

Journal Name: Federal Reserve Bank of Kansas City Economic Review ,

Journal Volume & Issue: 93 3 ,

Pages: 35-62

Publication Date: 2008

Language: English

Availability: <http://www.kc.frb.org/publicat/econrev/crmmain.htm>

ISSN: 0161-2387

Document Type: Journal Article

Abstract Indicator: Abstract

Abstract: In the United States, when a **consumer** presents a **payment** to a **merchant**, the **merchant** typically makes a **request for authorization** before accepting the **payment**. Personal information, such as an account number, address, or telephone number, are often enough to initiate a **payment**. A serious weakness of this system is that criminals who obtain the correct personal information can impersonate an honest **consumer** and commit **payments fraud**. A key to improving security--and reducing **payments fraud**--might be **payment smart cards**. **Payment smart cards** have an embedded computer chip that encrypts messages to aid **authorization**. If properly configured, **payment smart cards** could provide direct benefits to **consumers**, **merchants**, **banks**, and others. These groups would be less vulnerable to the effects of fraud and the cost of fraud prevention would fall. **Smart cards** could also provide indirect benefits to society by allowing a more efficient **payment system**. **Smart cards** have already been adopted in other countries, allowing a more secure **payments process** and a more efficient **payments system**. Sullivan explores why **smart cards** have the potential to provide strong **payment authorization** and thus put a substantial dent into the problems of **payments fraud** and identity theft. But adopting **smart cards** in the United States faces some significant challenges. First, the industry must adopt **payment smart cards** and their new security standards. Second, **card issuers** and others in the **payments industry** must agree on the specific forms of security protocols used in **smart cards**. In both steps the industry must overcome market incentives that can impede the adoption of **payment smart cards** or limit the strength of their security.

Geographic Location Descriptor(s): U.S.

Regional Interest: Northern America

Descriptor(s) (1991 to present): Monetary Systems; Standards; Regimes; Government and the Monetary System; **Payment Systems (E420)**; Banks; Other Depository Institutions; Micro Finance Institutions; Mortgages (G210); Financial Institutions and Services; Government Policy and Regulation (G280); Bank; **Payment Systems**; Standard

Dialog eLink:

USPTO Full Text Retrieval Options

20/5/1 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

08977726

Title: Wireless access control with universal authorization certificate

Author(s): Dai, J.; Al-Hussayen, S.; Tobin, D.; Muppalaneni, N.; Frincke, D.

Author Affiliation: Center for Secure & Dependable Software, Univ. of Idaho, Moscow, ID, USA

Book Title: 6th World Multiconference on Systemics, Cybernetics and Informatics. Proceedings

Inclusive Page Numbers: 198-202 vol.15

Publisher: Int. Inst. Inf. & Syst, Orlando, FL

Country of Publication: USA

Publication Date: 2002

Conference Title: 6th World Multiconference on Systemics, Cybernetics and Informatics

Conference Date: 14-18 July 2002

Conference Location: Orlando, FL, USA

Editor(s): Callaos, N.; Hernandez-Encinas, L.; Yetim, F.

ISBN: 980 07 8150 1

Part: vol.15

Number of Pages: 21 vol.(vii+516+513+428+484+488+490+536+551+545+605+588+573+609+376+58 1+553+568+563+174+343+328)

Language: English

Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The paper analyzes the current wireless access control technologies and presents a practical solution that allows a mobile user who purchases a universal authorization certificate (UC) from a home service provider to access other service providers' networks. The architecture is based on transferable certificates and uses distributed authorization protocols to provide mobility, security and accountability. A new business model can be achieved with UC. We have considered technical problems that may occur and discuss critical ones such as certificate revocation and device authentication. Comparison of this work with currently available certificate based architectures is also provided (10 refs.)

Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering)

Descriptors: access protocols; authorisation; mobile computing; mobile radio; telecommunication security

Identifiers: wireless access control; universal authorization certificate; service provider; transferable certificates; distributed authorization protocols; mobility; security; accountability; business model; certificate revocation; device authentication

Classification Codes: B6210L (Computer communications); B6250F (Mobile radio systems); B6150M (Protocols); C5620 (Computer networks and techniques); C6130S (Data security); C5640 (Protocols)

INSPEC Update Issue: 2004-021

Copyright: 2004, IEE

Dialog eLink:

USPTO Full Text Retrieval Options

20/5/2 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

07572105

Title: Digital-ticket-controlled digital ticket circulation

Author(s): Fujimura, K.; Kuno, H.; Terada, M.; Matsuyama, K.; Mizuno, Y.; Sekine, J.

Book Title: Proceedings of the Eighth USENIX Security Symposium (Security'99)

Inclusive Page Numbers: 229-38

Publisher: USENIX Assoc, Berkeley, CA

Country of Publication: USA

Publication Date: 1999

Conference Title: Proceedings of 8th Security Symposium

Conference Date: 23-26 Aug. 1999

Conference Location: Washington, DC, USA

Number of Pages: 238

Language: English

Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Presents a new digital-ticket circulating scheme and trust management scheme for a digital ticket. A digital ticket is a digital medium that guarantees certain rights of the owner and it includes software licenses, resource access tickets, event tickets and plane tickets. The circulation of digital tickets comprises three types of principal transactions: issuance, transfer and redemption. Depending on the application, various conditions must be satisfied to execute these transactions, e.g. only qualified shops can issue the tickets and only a certain agent can transfer the tickets. This paper introduces circulation control tickets, which are required to issue, transfer or redeem a ticket, and proposes specifying the required control ticket types in the ticket to be circulated itself using the Generalized Ticket Definition Language (GTDL). The ticket circulating system issues, transfers or redeems a ticket only if the control tickets are owned by the participants of the transaction. The circulation control tickets themselves can be any type of digital ticket, e.g. a driver's license or a membership certificate to certain group, and these tickets can be recursively circulated in the ticket circulating system. This scheme provides the ticket circulating system with both the flexibility needed to match the business scheme of interest and application independence. This paper also proposes a ticket-type-based trust management scheme that enables users to mechanically verify the trust of a ticket by the presented ticket-type verification procedure (20 refs.)

Subfile(s): C (Computing & Control Engineering)

Descriptors: authorisation; electronic money; reservation computer systems; specification languages

Identifiers: digital ticket controlled digital ticket circulation; ticket type-based trust management scheme; owner rights; software licenses; resource access tickets; event tickets; plane tickets; transactions; issuance; transfer; redemption; qualified shops; circulation control tickets; Generalized Ticket Definition Language; ticket circulating system; driver's license; membership certificate; recursive circulation; flexibility; business scheme; application independence; mechanical trust verification; ticket type verification procedure; digital cash

Classification Codes: C6130S (Data security)

INSPEC Update Issue: 2000-016

Copyright: 2000, IEE

Dialog eLink: **USPTO Full Text Retrieval Options**

20/5/3 (Item 3 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2009 The IET. All rights reserved.

05083780

Title: Security and control in electronic funds transfer: the SWIFT case

Author(s): Guldentops, E.

Journal: EDPACS , vol.18 , no.10 , pp.1-11

Country of Publication: USA

Publication Date: April 1991

ISSN: 0736-6981

CODEN: EDPDCF

Language: English

Document Type: Journal Paper (JP)

Treatment: General or Review (G)

Abstract: The Society for Worldwide Interbank Financial Telecommunication (SWIFT) is a cooperative organization that was created to provide automated international message processing and transmission services between financial institutions. The SWIFT I system was designed around a **store-and-forward** message-handling concept. It was a centralized, managed system with the majority of the functions and most of the control exercised by the central system through the **two** operating centers. SWIFT II, which became operational in 1989, has a more decentralized topology than SWIFT I and is much more **transaction** oriented. SWIFT's approach to security is discussed. This leads to a set of high level controls, i.e. the responsibility and liability policy; insurance cover, organisational control, the assurance function and the control policy. To be effective technical controls must be supplemented with appropriate key management and **authorization** procedures system control concern: confidentiality of data, system reliability, control continuity and centralization of control. Control improvement in SWIFT II fall into six categories: stronger password systems; end-to-end integrity; end-to-end confirmation; end-to-end encryption; online audit and control; and improved status information. **User** control include access control, message authentication; data encryption and traffic reconciliation (0 refs.)

Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

Descriptors: computer networks; data communication systems; EFTS; security of data

Identifiers: electronic funds transfer; SWIFT; Society for Worldwide Interbank Financial Telecommunication; SWIFT; cooperative organization; automated international message processing; financial institutions; SWIFT II; **transaction** oriented; security; responsibility; liability; insurance cover; organisational control; assurance function; **authorization** procedures; system control; confidentiality; system reliability; control continuity; centralization; password systems; end-to-end integrity; end-to-end confirmation; end-to-end encryption; online audit; status information; access control; message authentication; data encryption; traffic reconciliation

Classification Codes: B6210L (Computer communications); C7120 (Financial computing); C0310 (EDP management); C6130S (Data security); C5620 (Computer networks and techniques); E0410F (Business applications of IT)

INSPEC Update Issue: 1992-011

Copyright: 1992, IEE

Dialog eLink: **USPTO Full Text Retrieval Options**

20/5/4 (Item 4 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2009 The IET. All rights reserved.

05057260

Title: Bankcard authorization: how it works

Journal: Chain Store Age Executive , vol.67 , no.11 , pp.3-5

Country of Publication: USA

Publication Date: Nov. 1991

ISSN: 0193-1199

CODEN: COMLEF

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: A consumer can walk into a store, present a plastic card for payment, and have the transaction authorized by a computer that may be clear across the country, within a matter of seconds. The bankcard data transmitted from the retailer's point of sale may be bounced to and from a half dozen or more computers, all in different cities, before an authorization finally finds its way back to the retailer's terminal (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: credit transactions; retailing

Identifiers: bankcard; retailer; authorization

Classification Codes: D2140 (Marketing, retailing and distribution applications of IT); D2050E (IT in banking); E0410F (Business applications of IT)

INSPEC Update Issue: 1992-006

Copyright: 1992, IEE

Dialog eLink:

USPTO Full Text Retrieval Options

20/5/5 (Item 5 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

03792170

Title: Using less data lets Cactus Switch handle more customers, cut fees

Author(s): Dixon, M.E.

Journal: Bank Systems & Equipment , vol.23 , no.10 , pp.95-6

Country of Publication: USA

Publication Date: Oct. 1986

ISSN: 0146-0900

CODEN: BSEQD6

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: To avoid problems with limited capacity of POS networks, the Arizona Clearing House Association limits the data sent on its Cactus Switch, all that is immediately transmitted is the cardholder's number and the amount spent. In the evening, when the frequency of POS transactions falls off, the additional information needed for settlement is batched and transmitted. This way, merchants get their authorizations without overloading the system during peak business hours. This technique allows Cactus' members to pay only 5.5 cents per transaction compared to typical charges of 10 to 15 cents (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: point of sale systems

Identifiers: capacity; POS networks; Arizona Clearing House Association; Cactus Switch; charges

Classification Codes: D2140 (Marketing, retailing and distribution applications of IT); E0410F (Business applications of IT)

INSPEC Update Issue: 1987-003

Copyright: 1987, IEE

Dialog eLink:

USPTO Full Text Retrieval Options

20/5/6 (Item 6 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

03680203

Title: Quality breeds loyalty

Author(s): McGinn, T.

Journal: Mind Your Own Business , vol.9 , no.4 , pp.65

Country of Publication: UK

Publication Date: April 1986

ISSN: 0143-1374

CODEN: MYOBD4

Language: English

Document Type: Journal Paper (JP)

Treatment: General or Review (G)

Abstract: You need a clear idea of what to expect when you enter a computer store. IBM explain how their dealers get the 'seal-of-approval'. IBM requires its microcomputer dealers to meet certain (openly published) criteria before the dealer can be authorised to sell the IBM-PC. All the factors relate to quality in one form or another: dealers are not appointed on the basis of territory or sales volumes. Further, they authorise dealers separately for each major type of PC product that comes along-so every authorised dealer meets their high standard for each product he stocks. At the start, dealers submit a complete business proposal-demonstrating both their business experience and their knowledge of their microcomputer marketplace. A second essential is adequate showroom space, so customers have room to watch demonstrations without crowding. Properly trained and experienced staff is a third requirement. Warranty cover is another dealer responsibility. Dealers are also required to hold a certain amount of hardware and software in stock. Altogether there is a commitment to quality and service (0 refs.)

Subfile(s): D (Information Technology for Business)

Descriptors: computer purchase; IBM computers

Identifiers: authorisation; training; warranty cover; computer store; IBM; dealers; IBM-PC; quality; hardware; software; service

Classification Codes: D5010 (Computers and work stations for office automation)

INSPEC Update Issue: 1986-013

Copyright: 1986, IEE

Dialog eLink:

USPTO Full Text Retrieval Options

20/5/7 (Item 7 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

03490991

Title: Interlink switch to reach 650000 merchants

Journal: Bank Systems & Equipment , vol.22 , no.5 , pp.56

Country of Publication: USA

Publication Date: May 1985

ISSN: 0146-0900

CODEN: BSEQD6

Language: English

Document Type: Journal Paper (JP)

Treatment: General or Review (G); Practical (P)

Abstract: The point-of-sale switch shared by the top five California banks in the Interlink network is expected to reach 650000 out of 900000 merchants statewide for 5 million transactions in 1985. With combined assets of \$256 trillion, Bank of America, Crocker National Bank, First Interstate, Security Pacific National Bank and Wells Fargo Bank developed the nonprofit consortium which will consider affiliate, but not equal, memberships by other institutions. Based on a hub-and-spoke model, the Interlink switch is the intermediary in all POS transactions, which include preauthorisation, balance inquiries, payments and consumer returns. Store-forward capabilities will allow Interlink or even one of the member

banks to determine **authorisation** in the event of a line break. No pricing structure has yet been set (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: banking; computer networks; point of sale systems

Identifiers: point-of-sale switch; California banks; Interlink network; Bank of America; Crocker National Bank; First Interstate; Security Pacific National Bank; Wells Fargo Bank; POS **transactions**; **preauthorisation**; balance inquiries; **payments**; **consumer returns**

Classification Codes: D2050E (IT in banking); D2140 (Marketing, retailing and distribution applications of IT); D5010 (Computer networks and intercomputer communications in office automation); E0410F (Business applications of IT)

INSPEC Update Issue: 1985-017

Copyright: 1985, IEE

Dialog eLink: **USPTO Full Text Retrieval Options**

20/5/8 (Item 8 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

03365605

Title: The lure of the high life

Author(s): Cockcroft, J.

Journal: Banking World , vol.2 , no.11 , pp.32

Country of Publication: UK

Publication Date: Nov. 1984

ISSN: 0737-6413

CODEN: BAWOEX

Language: English

Document Type: Journal Paper (JP)

Treatment: General or Review (G)

Abstract: The question of who **pays** for electronic shopping rumbles on. Basically the banks and the retailers **both** like the idea, in principle, of electronic charging at check-out points. But they would prefer not to know about the details of apportioning costs. Even so, retailers in Britain are likely to spend more than Pounds200 m on electronic systems for their stores during the next five years. Electronic funds transfer (EFT) at the point of sale is the next logical step for the banks. This procedure uses the on-line system, whereby the bankers and retailers have a direct line link, open all the time, permitting **transactions** to be **authorised** and completed almost instantly. On the whole the banks like the system because it minimises fraud. Moreover, it ensures that their **customers** only spend within their agreed limits, and with funds which can be matched with their accounts. Thus the new technology should keep banks, **customers**, and shoppers, within the time-hallowed canons of **both** good banking and good housekeeping (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: banking; credit **transactions**; EFTS; point of sale systems; retail data processing

Identifiers: electronic funds **transfer**; EFTPOS; electronic shopping; banks; **retailers**; check-out points; point of sale; on-line system; **transactions**; fraud

Classification Codes: D2050E (IT in banking); D2140 (Marketing, retailing and distribution applications of IT); E0410F (Business applications of IT)

INSPEC Update Issue: 1985-003

Copyright: 1985, IEE

Dialog eLink: **USPTO Full Text Retrieval Options**

22/5/1 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

10772849

Title: Access all areas of access control
Author(s): Smith, N.
Journal: Connecting Industry.Com/Electrical Engineering , pp.23
Publisher: Wilmington Publishing Ltd.
Country of Publication: UK
Publication Date: Sept. 2007
ISSN: 1472-1287
CODEN: CEONBQ
Language: English
Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: This article deals with several layers of security that are essential to prevent and deter crime in commercial properties and looks at a variety of access control solution technologies. Radio frequency identification (RFID) and smart cards are currently getting a lot of attention. Here, data is read wire-lessly through radio waves so there is no need for barcode scanning or card swiping. One advantage of RFID and smart card readers, is that they can process higher volumes of staff or products leaving or entering the building or site as the badge or token is automatically read once it is placed within the reader's energy field. (0 refs.)
Subfile(s): C (Computing & Control Engineering)
Descriptors: authorisation; biometrics (access control)
Identifiers: biometrics access control; security layer; radio frequency identification; RFID; smart cards
Classification Codes: C6130S (Data security)
INSPEC Update Issue: 2008-008
Copyright: 2008, The Institution of Engineering and Technology

B. NPL Files, Full-text

File 20:Dialog Global Reporter 1997-2009/Nov 09
(c) 2009 Dialog
File 15:ABI/Inform(R) 1971-2009/Nov 07
(c) 2009 ProQuest Info&Learning
File 610:Business Wire 1999-2009/Nov 09
(c) 2009 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 613:PR Newswire 1999-2009/Nov 09
(c) 2009 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2009/Oct 28
(c) 2009 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2009/Nov 09
(c) 2009 McGraw-Hill Co. Inc
File 9:Business & Industry(R) Jul/1994-2009/Nov 07
(c) 2009 Gale/Cengage
File 275:Gale Group Computer DB(TM) 1983-2009/Oct 08
(c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Sep 30
(c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Oct 14
(c) 2009 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2009/Oct 14
(c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2009/Oct 21
 (c) 2009 Gale/Cengage
 File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 File 268:Banking Info Source 1981-2009/Nov W1
 (c) 2009 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer
 File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 File 608:MCT Information Svc. 1992-2009/Nov 09
 (c) 2009 MCT Information Svc.
 File 485:Accounting & Tax DB 1971-2009/Nov W1
 (c) 2009 ProQuest Info&Learning

| Set | Items | Description |
|-----|--------|---|
| S1 | 798088 | (SELLER OR SELLERS OR VEND?R OR VEND?RS OR MERCHANT OR MERCHANTS OR DEALER OR DEALERS OR SHOPKEEPER OR SHOPKEEPERS OR MERCHANDISER OR MERCHANTISERS OR RETAILER OR RETAILERS OR PROVIDER OR PROVIDERS OR STORE OR STORES OR SHOP OR SHOPS) (5N) (REQUEST OR REQUESTS OR REQUESTED OR REQUESTING OR SUBMIT OR SUBMITS OR SUBMITTED OR SUBMITTING OR TRANSMIT OR TRANSMITS OR TRANSMITTED OR TRANSMITTING OR TRANSMISSION OR SENT OR SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR FORWARDED OR FORWARDING OR DELIVER OR DELIVERED OR DELIVERS OR TRANSFER?) |
| S2 | 4829 | S1 (5N) (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL) |
| S3 | 802 | S2 (5N) ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART)() (CARD OR CARDS) OR CHARGE CARD OR CHARGE CARDS OR CREDIT CARD OR CREDIT CARDS OR DEBIT CARD OR DEBIT CARDS OR BANK CARD OR BANK CARDS OR CHECK CARD OR CHECK CARDS OR CHEQUE CARD OR CHEQUE CARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS) |
| S4 | 70 | S3 (5N) (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR (ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANK CARD OR CARD)()ASSOCIATION OR (BANK CARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER) |
| S5 | 342 | S2 (5N) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE) |
| S6 | 36 | S5 (5N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU) |
| S7 | 911 | S2 (10N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU) |

S8 6437 AU=(BROWN, M? OR BROWN M? OR BROWN (1N) (M OR MICHAEL) OR DUTTA, R?
OR DUTTA R? OR DUTTA (1N) (R OR RABINDRANATH) OR PAOLINI, M? OR PAOLINI M? OR
PAOLINI (1N) (M OR MICHAEL) OR SMITH, N? OR SMITH N? OR SMITH (1N) (N OR NEWTON))

S9 0 S4 (S) S6
S10 10 S4 (S) S7
S11 10 S10 NOT PY>2002
S12 8 RD (unique items)
S13 39 S4 (S) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR
CONSUMERS OR
CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR
ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS
OR
YOU)

S14 31 S13 NOT S12
S15 21 S14 NOT PY>2002
S16 13 RD (unique items)
S17 1 S3 (S) S6
S18 70 S3 AND S4
S19 0 S18 AND S6
S20 10 S18 AND S7
S21 0 S20 NOT S11
S22 235 S3 (S) S7
S23 47 S22 (S) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR
INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR
DUPLICATE)

S24 27 S23 NOT PY>2002
S25 24 RD (unique items)
S26 16 S25 NOT (S12 OR S16 OR S17)
S27 0 S8 AND S3

Dialog

eLink: **USPTO Full Text Retrieval Options**

12/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:
ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rights
reserved.

01560686 02-11675

E-commerce in safety

Bird, Jane

Management Today pp:
54-57
Dec 1997
ISSN:
0025-1925 Journal Code: MTO
Word Count:

2335

Text:

...the order, unlocks the details of what is wanted and where, and forwards the still-locked credit card component to the card issuer. The card **issuer** then unlocks the payment details and **transmits** an **authorisation** back to the **merchant** who fulfils the order without having seen the **customer's** credit card details.

SET, which is currently undergoing trials with 38 banks across Europe, should make e-commerce on the web more secure than...

Dialog

eLink:

USPTO Full Text Retrieval Options

12/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:

ABI/Inform(R)

(c) 2009 ProQuest Info&Learning. All rights reserved.

00902392

95-51784

Debit POS gains momentum

Robins, Gary

Stores

v76n8 pp: 72-73

Aug 1994

ISSN: 0039-1867 **Journal**

Code: STR

Word Count: 1217

Text:

...later. The card is very similar in appearance to a Visa credit card. The off-line transaction is processed exactly the same way as a **Visa** credit transaction, with an **authorization request** placed by the **merchant** and the **customer's** signing the receipt.

Any merchant handling Visa credit can now accept Visa Check with the same equipment and same procedures. In effect, it can...

12/3,K/3 (Item 1 from file: 9)

DIALOG(R)File 9: Business

& Industry(R)
(c) 2009 Gale/Cengage. All rights reserved.

00775822

Supplier Number: 23215926 (USE FORMAT 7 OR 9

FOR FULLTEXT)

Visa improves authorisation

(Visa

International launches global service dramatically improving card authorization
referral procedures)

Electronic Payments
International , n 98 , p 11
June 1995

Document Type: Newsletter ISSN: 0954-0393

(Ireland)

Language: English Record Type:

Fulltext

Word Count: 174

TEXT:

...INTERNATIONAL has announced the launch of a global service that will
dramatically improve card authorisation referral procedures. The
International Automated Referral Service (IARS) offers Visa **members**
a faster, smoother and more cost-effective solution to card
authorisation referrals.

When a **merchant requests** an electronic **authorisation**
to accept a **bank card**, the card-issuing **bank**
replies with one of three responses - approve, decline, or call. A referral
occurs when a "call" response is generated because additional information is
needed from...

12/3,K/4 (Item 1 from file: 636)
DIALOG(R)File 636: Gale
Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rights
reserved.

03842210 Supplier Number:
48350092 (USE FORMAT 7 FOR FULLTEXT)

SMART CARD QUARTERLY

EFT

Report , v 21 , n 5 , p N/A

March 11 ,

1998

Language: English Record

Type: Fulltext

Document Type: Newsletter ; Trade

Word

Count: 4175

...socket layers (SSL). A merchant never actually sees the customer's credit card number when SET is deployed. An encrypted code is sent to the **customer's credit card issuer, who sends an approval message to the merchant.**

Hypercom's **smart card**-accepting terminals and personal identification number pads were deployed as part of the 1996 Summer Olympics smart card project in Atlanta. They also are being...

12/3,K/5 (Item 2 from file: 636)
DIALOG(R)File 636: Gale
Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.

02060877 **Supplier Number:**
43769551 (**USE FORMAT 7 FOR FULLTEXT**)

VISA SYSTEM TO REDUCE RISK AT POINT OF SALE

Credit Risk Management Report , v 3
, n 8 , p N/A
April 12 , 1993

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count:
919

...risk. The acquiring bank can then look at the data and then make the determination of what the best authorization process would be for that **individual merchant.**

"The more **authorizations, requests for authorizations** and basically the more **transactions** that an **issuer** sees and is able to authorize, the better the issuers are able to manage their risk," said Coscia.

Zero Floor Limits Too Restrictive
When the...

16/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

17472277 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)
Electronic commerce & paper based banking

SYED A. MATEEN

BUSINESS RECORDER

June 28, 2001

Journal Code: WBRE **Language:** English **Record Type:** FULLTEXT

Word Count: 10239

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...with the original invoice. The merchant adds identification information and forwards all the information to the Cyber-Cash server. Cyber-Cash then initiates a standard **credit card** or debit **authorisation request** to the **merchant's** bank or designated merchant **acquirer** (processing centre). After the authorisation request has been processed, Cyber-Cash forwards a response to the merchant who then completes the transaction. Involvement on the...

16/3,K/2 (Item 2 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2009 Dialog. All rights reserved.

12546185 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

MerchantOnline.com Unveils First Universally Compatible, Secure e-Commerce Transaction System

BUSINESS WIRE

August 24, 2000

Journal Code: BWBE **Language:** English **Record Type:** FULLTEXT

Word Count: 771

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...a one-time use card number that routes the encrypted card data to the appropriate processing center. MerchantOnline's system then decodes the data and **sends** an **approval** code to the **merchant**. It provides the major **credit card** companies such as **American Express** (NYSE - AXP), VISA, MasterCard and Discover (NYSE - BDJ) the tools they need to truly protect their credit card numbers from being resident on unsecured databases...

Dialog eLink:

USPTO Full Text Retrieval Options

16/3,K/3 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

(c) 2009 ProQuest Info&Learning. All rights reserved.

02227291 81755914

Defending online payments

Punch, Linda

Credit Card Management v14n7 pp: 42-52

Sep 2001

ISSN: 0896-9329 **Journal Code:** CCM

Word Count: 3355

Text:

...asking for a password, similar to a personal identification number-prompt at the point of sale. The cardholder authenticates himself by entering the password. The **issuing bank sends** a message back to the **merchant authorizing** the **transaction**. The **transaction** is processed within 10 to 15

seconds, "very similar to what **you** encounter as **you're** checking out at a Safeway grocery store, 91 Manassis says.

Once rolled out globally, Visa expects 3-D Secure to reduce Internet disputes by...

16/3,K/5 (Item 2 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
(c) 2009 Gale/Cengage. All rights reserved.

01446715 Supplier Number: 24074305 (USE FORMAT 7 OR 9 FOR FULLTEXT)

VeriFone Puts The Zon Out To Pasture

(VeriFone Inc's Zon credit card terminal for electronic payments is being discontinued, following use by around 2 mil merchants)

Credit Card Management , v 10 , n 8 , p 14+
November 1997

Document Type: Journal **ISSN:** 0896-9329 (United States)

Language: English **Record Type:** Fulltext

Word Count: 686

ABSTRACT:

...shipments of the inexpensive terminals in the US, although they will be continued to be offered overseas. VeriFone, the largest payment terminals producer globally, has **customers** in around 100 countries. To fill the space in the low end of the US terminal market that Zon had, VeriFone shortly will offer merchants a reconfigured version of its new Personal ATM, a device that enables **consumers** to download monetary value onto stored value cards. The new terminals will be solely for **authorizations**. Merchants have to **submit** paper sales drafts to their **merchant acquirer** so they can receive **payment** for card transactions. Detail is given to a history of the Zon. A table is included listing models during the Zon's 13 yr history.

16/3,K/6 (Item 3 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
(c) 2009 Gale/Cengage. All rights reserved.

01274605 Supplier Number: 23881338 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Amex Closes Sales Via The Internet

(New Internet authorization service makes American Express merchant processing less expensive)

Bank Technology News , v 10 , n 5 , p 16+
May 1997

Document Type: Journal; News Brief **ISSN:** 1060-3506 (United States)

Language: English **Record Type:** Fulltext

Word Count: 221

TEXT:

...and cheaper for merchants, thanks to a new service provided by New York-based American Express Travel Related Services Co., Inc. The company is enabling **merchants** to obtain **authorizations** and **submit** billings for card **transactions** via the Internet. Previously, **Amex** merchants could handle every aspect of selling

online with **customers** but needed to resort to an independent telephone connection to authorize and submit transactions for processing.

16/3,K/7 (Item 1 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.

02069436 **Supplier Number: 19414140 (Use Format 7 Or 9 For FULL TEXT)**
Electronic commerce. (Technology Information)

Giles, Roosevelt
Network VAR, v5, n5, p26(7)
May, 1997
ISSN: 1082-8818

Language: English **Record Type:** Fulltext; Abstract
Word Count: 5838 **Line Count:** 00478

...to VeriFone's (Redwood City, CA) credit card authorization terminals (used in nearly all consumer outlets), which handle all the principal issuers of credit cards.

Users of the CyberCash system first must obtain copies of software, which can be downloaded from the CyberCash Web server (www.cybercash.com). Once a price is negotiated with the merchant, the **customer** is sent an on-line invoice detailing the purchase information and a statement confirming the total charges. The **customer** then adds a credit card number or debit card information, including a PIN where appropriate. This information is encrypted and returned to the merchant with the original invoice. The merchant adds identification information and forwards all the information to the CyberCash server. At this point, CyberCash initiates a standard **credit card** or debit **authorization request** to the **merchant's** bank or designated merchant **acquirer** (processing center). After the **authorization** request is processed, CyberCash **forwards** a response to the **merchant**, who completes the **transaction**. CyberCash's involvement is automated completely and is run off the Internet file server.

In addition to facilitating debit or credit card payments, CyberCash also...

16/3,K/8 (Item 1 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

09840385 **Supplier Number: 85590310 (USE FORMAT 7 FOR FULLTEXT)**

In Brief: Vital Offers Check Conversion Product.(Vital Processing Services)(Brief Article)
American Banker, p 12
May 9, 2002
Language: English **Record Type:** Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal ; Trade
Word Count: 172

-

The product automatically transfers the check's amount from the

consumer's checking account to the merchant's bank account. Like credit and debit card systems, POS Check Service provides direct access to **consumer** demand deposit accounts or third-party risk management databases for check **authorizations**.

"Vital's POS Check Service **delivers acquirers and merchants** a flexible **payment** solution that will streamline the check-handling process in a simple, integrated and secure way," said Denise Lewis, the company's executive vice president of...

16/3,K/10 (Item 3 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

05510991 **Supplier Number: 48350092 (USE FORMAT 7 FOR FULLTEXT)**

SMART CARD QUARTERLY

EFT Report, v 21 , n 5 , p N/A

March 11, 1998

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 4175

...GTE [GTE], IBM [IBM], Netscape [NSCP], MasterCard and Visa. SET uses encryption technology similar to secure socket layers (SSL). A merchant never actually sees the **customer's** credit card number when SET is deployed. An encrypted code is sent to the **customer's credit card issuer**, who **sends an approval** message to the **merchant**.

Hypercom's **smart card**-accepting terminals and personal identification number pads were deployed as part of the 1996 Summer Olympics smart card project in Atlanta. They also are being...

16/3,K/11 (Item 1 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rights reserved.

06760400 **Supplier Number: 14509378 (USE FORMAT 7 OR 9 FOR FULL TEXT)**
Bank of Hawaii's customers let their fingers do the banking. (Corporate Banking; Cash Management)

Strachman, Daniel
American Banker , v158 , n204 , p6A(1)
Oct 25, 1993

ISSN: 0002-7561

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 1077 **Line Count:** 00082

...signed up for the BankPhone service.

Retail customers are able to access BankPhone for free while commercial customers pay a monthly service fee and a **transaction** fee for **payments, transfers**, and check clearing information.

Merchants who use the service to **authorize American Express or Discover card transactions**

are charged 15 cents per transaction. Otherwise, check verification and credit card authorizations are free.

Not only is the system a good source of fee...

16/3,K/12 (Item 1 from file: 625)

DIALOG(R)File 625: American Banker Publications

(c) 2008 American Banker. All rights reserved.

0265095

In Brief: Vital Offers Check Conversion Product

American Banker - May 9, 2002 ; Pg. 12 ; Vol. 167 , No. 89

Document Type: Journal **Language:** English **Record Type:** Fulltext

Word Count: 163

Text:

...Service, a product that converts paper checks to electronic transactions at the point of sale.

The product automatically transfers the check's amount from the **consumer's** checking account to the merchant's bank account. Like credit and debit card systems, POS Check Service provides direct access to **consumer** demand deposit accounts or third-party risk management databases for check **authorizations**.

"Vital's POS Check Service **delivers acquirers and merchants** a flexible **payment** solution that will streamline the check-handling process in a simple, integrated and secure way," said Denise Lewis, the company's executive vice president of...

16/3,K/13 (Item 2 from file: 625)

DIALOG(R)File 625: American Banker Publications

(c) 2008 American Banker. All rights reserved.

0139681

CORPORATE BANKING: CASH MANAGEMENT - Bank of Hawaii's Customers Let Their Fingers Do the Banking

American Banker - October 25, 1993 ; Pg. 6A ; Vol. 158 , No. 204

Word Count: 1,034

Byline:

BY DANIEL STRACHMAN

Text:

...number of calls to the manned line is still so high is because many customers have not yet signed up for the BankPhone service.

Retail **customers** are able to access BankPhone for free while commercial **customers** pay a monthly service fee and a **transaction** fee for **payments, transfers,** and check clearing information. **Merchants** who use the service to **authorize American Express or Discover** card **transactions** are charged 15 cents per transaction. Otherwise, check verification and credit card authorizations are free. Not only is the system a good source of fee...

17/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global
Reporter
(c) 2009 Dialog. All rights reserved.

05919136
(USE FORMAT 7 OR 9 FOR FULLTEXT)
WEEKEND
REVIEW: Modest recovery in interbank transactions

SEEMA SHAFI

BUSINESS RECORDER
June 27,
1999
Journal Code: WBRE **Language:** English
Record Type: FULLTEXT
Word Count: 1167

(USE
FORMAT 7 OR 9 FOR FULLTEXT)

...last Tuesday issued two more circulars. Under the first circular, the bank stopped the authorised dealers (banks) from buying and selling of foreign exchange.

The **second** circular advised the **authorised dealers** not to enter into **forward transactions** with their **customers** for a tenor of less than one month.

It showed the central bank intention to keep the rupee stable and as well as eliminate the...

26/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

14012860 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Property Management Professionals Gain Access to Suppliers, Improve Efficiency with OpsBuyer; OpsXchange Buyer Interface Helps Companies Reduce Costs Through E-Procurement

BUSINESS WIRE
November 30, 2000
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 423

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...methods to find and select specific products or services, and multiple products may be ordered from multiple suppliers through a single purchase session. When a **user** checks out, the system automatically generates electronic **purchase orders**, **requests** for manager **approval**, and **vendor** confirmations. This procedure streamlines the invoice and payment process, resulting in significant savings for **both** buyers and suppliers.

About OpsXchange
OpsXchange is the only e-procurement enabler built for real estate operators and suppliers. The company licenses its proprietary technology...

26/3,K/3 (Item 3 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

09802637 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Tobacco Might Not Rescue Country From Forex Crunch

Charles Rukuni
INSIDER (ZIMBABWE)
February 28, 2000

Journal Code: FIZM **Language:** English **Record Type:** FULLTEXT
Word Count: 2301

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...without prior specific exchange control authority," it said. Feeling that perhaps its directive of February 1 had not been fully understood the Reserve Bank issued **another** directive on February 8.

In this directive it stated: "Further to our RB: 7 dated 1 February 2000, we write to advise that, export proceeds...

Dialog cLink:

USPTO Full Text Retrieval Options

26/3,K/4 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rights reserved.

00765174 94-14566

Time to put PINs on credit and debit cards

Jones, David
Financial Technology International Bulletin v10n7 pp: 7-8
Mar 1993

ISSN: 0265-1661 **Journal Code:** FTI

Word Count: 938

Text:

...card fraud prevention in four main ways:

- * Informing retailers of stolen or 'hot' cards
- * Increasing the number of transactions authorised
- * Combating counterfeiting
- * Verifying the card **user**

'HOT' CARD DATA

Data broadcast and **other** systems for rapidly **transmitting** data to **retailers** terminals are being tested.

INCREASED AUTHORISATION

Some 16% of **transactions** are now being authorised. Since authorisation (of magnetic stripe cards, but not of smart cards) requires on-line connection to the issuer's processor, cheap...

26/3,K/5 (Item 1 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
(c) 2009 Gale/Cengage. All rights reserved.

00525933 Supplier Number: 23054588

System Planned For Shopping On the Internet

(CyberCash Inc, a new company formed by executives from the Internet and the electronic-payment industries, is planning to introduce a system in which on-line browsers will be able to pay for an item, by credit card or through bank transfers, over the global computer network)

Wall Street Journal , v 224 , n 51 , p B1
September 13, 1994

Document Type: Business Newspaper **ISSN:** 0099-9660 (United States)
Language: English **Record Type:** Abstract

ABSTRACT:

...1994, has talked to America Online Inc, a company with whom it has close ties and who has one mil subscribers. The system provides for **approval** of electronic **transfers** to **merchants** from checking and **credit-card** accounts, by CyberCash **users** who click a "buy" button. Security is the main problem with the new system, as the Internet is an unsecured free-for-all using "open..."

...how it really works, chances of a break-in increase. CyberCash intends to spend US\$20 mil for a network of private computers that will **separate** Internet merchants from users' bank accounts. Encryption to scramble the data will be provided by RSA Data Securities. Only users with a special software "key" will be able to read the code. **Both** the customers and their banks will hold the keys. CyberCash is also discussing licensing with David Chaum, president of Digicash Inc, who holds a key...

26/3,K/6 (Item 1 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.

02112564 Supplier Number: 19907960 (Use Format 7 Or 9 For FULL TEXT)

Transactions. (includes related articles on tips and electronic commerce technology) (Web Security)
(Internet/Web/Online Service Information)

Young, Robbin
Windows Sources , v4 , n11 , p193(3)
Nov. 1997
ISSN: 1065-9641

Language: English **Record Type:** Fulltext; Abstract
Word Count: 2239 **Line Count:** 00175

...the Internet using a SET transaction, your order information goes to the merchant and your credit card information goes to the bank. To keep the **two** parts of the transaction together, **both** portions are

stored in the same message. But thanks to SET's dual-signature encryption process, the bank and the merchant can decrypt only the portion intended for them. The bank **authorizes** your **purchase** and **sends** the **authorization** on to the **merchant**, who then **sends** the merchandise to **you**. So one of SET's benefits is that the merchant never has access to your credit card number.

Reach for Your Wallet
To use SET...

26/3,K/7 (Item 2 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.

01934234 **Supplier Number:** 18272550 (Use Format 7 Or 9 For FULL TEXT)
Digital bucks? Stop here. (electronic commerce services)(The Web at War: The Battle for the Future of the Internet) (Company Business and Marketing)

Rupley, Sebastian
PC Magazine , v15 , n10 , p54(3)
May 28 , 1996
ISSN: 0888-8507

Language: English **Record Type:** Fulltext; Abstract
Word Count: 1532 **Line Count:** 00127
...of goods online for years.

To date, the biggest impediment to Web commerce has been the potential risk of sending your credit card number or **other** transaction data over an inherently unsecure network. A cadre of powerful companies--IBM, Microsoft, MasterCard, and Visa--are backing a new standard for protecting credit card transactions online, called SET (Secure Electronic Transactions). SET is based on public-key cryptography and electronic certificates issued by **credit card** companies, which **consumers send to merchants to authorize transactions**. In addition, Microsoft has announced that a new digital-signature technology that automatically authenticates Internet purchases will be built into Windows.

Aside from security concerns...

26/3,K/8 (Item 1 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.

04662921 **Supplier Number:** 62200012 (USE FORMAT 7 FOR FULLTEXT)

Credit Card Alternatives Proposed For Online Payments.:

Hackett, John
Bank Technology News , v 14 , n 5 , p 34
May , 2000
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 1871
-

...large merchant. It could be an Avon or a Mary Kay or a Sears, for instance." However, Avivah Litan, an analyst at GartnerGroup, suggests that **both** consumers and merchants might be apathetic. "If consumers have to do anything special," she says, "debit cards over Internet will not fly well with them...encryption must occur in a single secure device so that the PIN number is never passed "in the clear" (un-encrypted) from one device to **another**. "I go to a site and see the SafeTPay ...that information. The consumer keys in the PIN and the PIN Pad passes that DES encrypted number to the PC where the "SafePay software puts **two** more layers of encryption around all the payment transaction data" and then sends it to ...says 'This is an ATM transaction,' they go out their back door to the ATM networks for approval, then hand it to us and we **send the merchant a transaction** number and **approval** code, plus an email." "And we send the **consumer** an email, saying 'you've just bought from XYZ', all of which takes seconds." SafeTPay will receive revenue in the form of "a small fee...of the consumers using the machines to send them targeted advertisements, income from which the company hopes will eventually equal that of fees. Floppy alternative **Another** payment method that's a prospective alternative to credit cards is a floppy disk drive device being developed by UTM. Its UTM Machine-a modified...for consumers whose devices malfunction. And, Saville notes, the readers are highly sophisticated pieces of technology, with "security and encryption algorithms in them. With SafeTPay, **another** layer of support is required that doesn't exist today," she says. The UTM is getting interest on high, but it's not the first...

26/3,K/9 (Item 2 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

(c) 2009 Gale/Cengage. All rights reserved.

04398945 Supplier Number: 55366479 (USE FORMAT 7 FOR FULLTEXT)

21STORE.COM: 21Store.com pioneers secure payment sy system for online shoppers.

M2 Presswire, pNA

August 4, 1999

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 680

-

...completely free of charge to consumers, who download a free Klebox electronic "wallet" from the ambalink web site (www.ambalink.co.uk), and register with **both** ambalink and KLEline. They can register online, or via phone, post or fax to avoid transmitting any credit card information at all. When the consumer buys goods from 21store.com and selects the Klebox payment option, the Klebox sends a **purchase request** to KLEline, including **merchant** ID, transaction details and a **request for authorisation**. KLEline authenticates the **merchant** and asks the **consumer** to confirm the order using his secret code, which is encoded using 512-bit RSA encryption. After the consumer is authenticated, KLEline checks his credit...

26/3,K/10 (Item 3 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.

01252600 **Supplier Number:** 41320724 (USE FORMAT 7 FOR FULLTEXT)

ACH-DELAYED DEBIT CARD IN SUPERMARKETS BOLSTERING ELECTRONIC PAYMENT OPTION

Card News , v 5 , n 9 , p 3

May 7, 1990

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1090

...a customer shops in the home store. Authorization is carried out there, usually in 5-7 seconds.

If the card is used at a location **different** from the home store, the **transaction** is switched to the home **store** for **authorization**. **Approval** is then **sent** back to the **other store** where the **transaction** is processed.

With **customers** frequenting the same stores, Tom Thumb also does not experience the cost or the down time associated with out-of-store authorizations.

Tom Thumb will...

26/3,K/12 (Item 2 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

03808417 **Supplier Number:** 45431799

Copyright protection system IVY set to roll

Computing Canada , p 16

March 29, 1995

Language: English **Record Type:** Abstract

Document Type: Magazine/Journal ; Trade

Abstract:

...network in Canada. The system covers content enrollment and management software. It protects royalty and copyright fees for intellectual properties like video, music, writings and **other** multimedia works. IVY keeps track of materials obtained by **consumers** from **authorized retailers** and **sends the transaction** record to the copyright agency. IVY is a collaborative effort between Cultech, a York University research center; the Society of Composers, Authors and Music Publishers...

V. Additional Resources Searched

Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.